S4325-1

ANNUAL REPORT

OF THE

DEPARTMENT OF BANKING AND CONSUMER FINANCE

STATE OF MISSISSIPPI

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January 1, 1985 through December 31, 1985

JEAN S. PORTER, COMMISSIONER

DEPARTMENT OF BANKING AND CONSUMER FINANCE
STATE OF MISSISSIPPI
1209 WOOLFOLK STATE OFFICE BUILDING
POST OFFICE DRAWER 731
JACKSON 39205-0731

TELEPHONE 601-359-1031

OFFICE OF THE
COMMISSIONER

To the Honorable Senate
and House of Representatives

Pursuant to the requirements of Section 81-1-113, Mississippi Code of 1972, Annotated, the Report of the Department of Banking and Consumer Finance is presented herewith.

The report reflects the operations of the Department for the calendar year 1985.

Sincerely yours,

Jean S. Porter
Commissioner

ROSTER OF COMMISSIONERS

Banking Department

J. S. Love*	January 1, 1923 to December 31, 1934

Department of Bank Supervision

Marion D. Brett*	December 31, 1934 to December 31, 1936
J. C. Fair*	January 1, 1937 to December 31, 1940
Sidney L. McLaurin*	January 1, 1941 to May 26, 1942
Joe W. Latham*	May 27, 1942 to September 27, 1947 (Re-appointed January 1, 1945) (Re-appointed September 27, 1947)
C. T. Johnson*	September 27, 1947 to January 31, 1955 (Re-appointed January 1, 1949) (Re-appointed January 1, 1953) (Resigned January 31, 1955)
Joe W. Latham*	January 31, 1955 to February 4, 1957 (Re-appointed January 1, 1957) (Resigned February 4, 1957)
W. P. McMullan, Jr.	February 4, 1957 to January 5, 1960 (Resigned January 5, 1960)
Robert D. Morrow*	January 5, 1960 to December 30, 1960 (Resigned December 30, 1960)
Llewellyn Brown*	December 30, 1960 to January 19, 1966 (Re-appointed January 1, 1965)
O. B. Bowen, Jr.	March 9, 1966 to February 14, 1968 (Resigned February 14, 1968)
Horace Steele*	February 14, 1968 to January 2, 1973 (Re-appointed January 1, 1969)
James H. Means	January 2, 1973 to March 20, 1980

Department of Banking and Consumer Finance

Frank C. Allen	March 21, 1980 to July 10, 1980
Alanson V. Turnbough	(Acting Commissioner) July 11, 1980 to December 14, 1980
Glenn Smith*	December 15, 1980 to March 21, 1984
Jean S. Porter	March 22, 1984

*Deceased

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STATE BOARD OF BANKING REVIEW

A. S. Ballard, Jr., Vice Chairman	March 24, 1985	Hernando
Charles Bannerman	March 24, 1988	Greenville
James M. Biglane, Chairman	March 24, 1989	Natchez
S. A. Hancock	March 24, 1986	Tupelo
Roger L. Martin	March 24, 1989	Purvis

STATE CREDIT UNION BOARD

Louis E. Fancher, Jr.	July 1, 1984	Greenwood
V. H. Frederic	July 1, 1987	Pascagoula
Hubert Owens	July 1, 1986	Yazoo City
Jean S. Porter, Commissioner	March 22, 1988	Jackson
Paul Slater	July 1, 1984	Pascagoula

DEPARTMENT OF BANKING AND CONSUMER FINANCE

Jean S. Porter	Commissioner	Jackson
Alanson V. Turnbough	Deputy Commissioner	Jackson
Billy P. Lane	Review Examiner	Jackson
Helen B. Napier	Administrative Examiner	Jackson
Grace J. Ray	Secretary - Banking	Jackson
N. Rosina Echols	Administrative Secretary	Jackson
K. Dianne Hazard	Administrative Secretary	Jackson

STATE BANKING EXAMINERS

John S. Allison	Chief Review Examiner	Jackson
Ronald L. Bailey	Bank Examiner III	Kosciusko
Ronald W. Bond	Bank Examiner III	Clinton
Theresa L. Brady	Bank Examiner II	Columbus
Joseph C. Creely	Bank Examiner I	Jackson
Stanley W. Cunningham	Bank Examiner II	Louisville
Glenn G. Driskell	Bank Examiner I	Jackson
Newton E. Ford	Bank Examiner III	Brandon
Gregory L. Goldberg	Bank Examiner II	Jackson
Pamela A. Hawkins	Bank Examiner Trainee	Jackson
John R. Jackson	Review Examiner	Jackson
Lisa L. Lion	Bank Examiner II	Jackson
John C. Mobley, Jr.	Bank Examiner II	Tupelo
Robert S. Moore	Bank Examiner I	Senatobia
Charlotte A. Nicholson	Bank Examiner Trainee	Jackson
Jerry W. Ray	Bank Examiner III	Louisville
Roger L. Sinclair	Bank Examiner II	Jackson
William E. Stone	Bank Examiner III	Meridian
Billy M. Tannehill	Bank Examiner III	Jackson
Ted S. Warren	Bank Examiner III	Jackson

STATE BANKING EXAMINER — SMALL LOANS

John R. Childress	Chief Review Examiner - Small Loans	Flora
Hayward L. Harmon	Small Loan Examiner II	Batesville
John T. Miller	Small Loan Examiner III	Jackson
Clark Simmons, Jr.	Small Loan Examiner III	McComb

STATE BANKING EXAMINERS — CREDIT UNIONS

Terry E. Dodgen	Credit Union Examiner III	Brandon
James R. Harrison	Credit Union Examiner III	Columbus

STATUTORY AUTHORITIES

Mississippi Code of 1972

Banks	Sections 81-1-1, et seq.
Check Sales Act	Sections 75-15-1, seq.
Credit Unions	Sections 81-13-1, et seq.
Lenders Licensed under the Small Loan Regulatory and	Sections 75-67-101, et seq.
Small Loan Privilege Tax Acts	Sections 75-67-201, et seq.
Motor Vehicle Finance Act	Sections 63-19-1, et seq.
Trust Companies	Sections 83-3-3, et seq.

BANKING FACILITIES

	State	National	Total
Parent Banks	113	33	146
Branch Banks	87	48	135
Branch Offices	233	281*	514
Drive-In Teller Windows	115		115
Electronic Terminals (Off Premises)	22	9	31
*Includes Drive-In Teller Windows	570	371	941
Electronic Terminals (On Premises)	57	54	111

BANK SECURITIES CORPORATIONS

(Section 81-5-29, Mississippi Code of 1972)

Bay Springs	Bay Springs Bank Securities Corporation (Chartered July 10, 1980)
Gulfport	Hancock Bank Securities Corporation (Chartered December 17, 1936)
Jackson	Magnolia Bank Securities Corporation (Chartered September 27, 1979) (Dormant)
Mantee	Mantee Bank Securities Corporation (Chartered July 11, 1984)
Meridian	First United BankSecurities Corporation (Chartered October 29, 1979)
Newton	Newton County Bank Securities Corporation (Chartered January 28, 1936)
Tupelo	Tupelo Bank Securities Corporation (Chartered February 14, 1936) (Dormant)

TRUST COMPANIES

(Section 81-3-3, Mississippi Code of 1972)

Jackson	First Trust Company (Inactive)
Jackson	Guardian Trust Company

PARTICIPATION BY EXAMINERS IN BANK EXAMINATIONS AND SURVEYS

	Bank Examinations	Surveys
Allison, John S.	33	5
Bailey, Ronald L.	47	
Bond, Ronald W.	42	
Brady, Theresa L.	39	
Brooks, David M.	32	2
Creely, Joseph C.	21	
Cunningham, Stanley W.	44	
Driskell, Glenn G.	40	
Ford, Newton E.	44	
Goldberg, Gregory L.	41	
Hawkins, Pamela A.	7	
Jackson, John R.	38	
Lion, Lisa L.	37	
Mobley, Jr., John C.	40	
Moore, Robert S.	39	
Nicholson, Charlotte A.	7	
Ray, Jerry W.	37	
Sinclair, Roger L.	43	
Sorrels, Cheryl A.	42	
Stone, William E.	39	
Tannehill, Billy M.	21	
Warren, Ted S.	35	

OUT OF STATE TRAVEL

Conference of State Bank Supervisors Meeting: Phoenix, Arizona	John Allison	$ 1,099.15
	Jean Porter	1,293.43
	Alanson Turnbough	1,368.93
Federal Reserve Schools and Meetings: Atlanta, St. Louis, Washington	John Allison	586.00
	Glenn Driskell	1,880.37
	Lisa Lion	1,878.79
	Jean Porter	3,806.35
	Alanson Turnbough	1,221.77
	Jerry Ray	354.00
American Financial Services Association and National Association of Consumer Credit Administrators Conferences in New Orleans, Louisiana	John R. Childress	1,442.23
	John T. Miller	1,293.78
	Helen Napier	1,097.10
	Jean Porter	564.06
	Clark Simmons	1,233.50
National Association of State Credit Union Supervisors: Kiawah Island, South Carolina	B. M. Tannehill	1,233.86
	Helen Napier	1,212.55
		$21,565.87

FUND 3511 — MAINTENANCE

January 1 - December 31, 1985

Balance—State Treasurer, January 1, 1985			$ 747,977.91
INCOME:			
Bank Assessments	$985,430.04		
Branch Applications, Mergers	15,050.00		
Bank Applications	4,500.00		
Credit Unions	47,114.00		
Call Reports	274.20		
Refund on Telephone	163.68		
Reproduction of Records	387.30		
Refund of Subscriptions	115.00		
Refund - Unemployment Tax	36.00		
Cancelled Warrants	470.15		
Repayment from General Fund	339,000.00		
			1,392,540.37
			$2,140,518.28
DISBURSEMENTS:			
Salary - Commissioner	41,000.00		
Salary - Examiners	677,528.49		
Salary - Longevity	343.97		
Per Diem - Banking Board	320.00		
Social Security	50,575.29		
Retirement	62,624.11		
Group Insurance	23,251.70		
Workmen's Compensation	4,017.00		
		$859,660.56	
Travel/Subsistence		289,578.60	
Tuition		3,025.00	
Postage		6,338.47	
Telephone		15,240.00	
Legal Notices		211.62	
Transportation of Goods		88.05	
Equipment Rental		10,140.40	
Storage of Records		1,113.24	
Office Rent		11,000.00	
Repairs to Equipment		3,403.04	
Audit		527.50	
Legal Fees		32,019.47	
Personnel Board		2,340.00	
Notary Fees		36.00	
Court Reporter		624.50	
Other Services		7.50	
Bond Premiums		1,920.00	
Subscriptions and Dues		12,748.55	
Printing & Office Supplies		12,867.07	
Equipment		1,400.60	
State Treasurer, December 31, 1985			(1,264,290.17)
			$ 876,228.11

FUND 3510 — CONSUMER FINANCE

January 1 - December 31, 1985

Balance—State Treasurer, January 1, 1985			$ 311,589.22
INCOME:			
Licenses - Lenders	$175,200.00		
Licenses - Motor Vehicle	34,800.00		
Licenses - Sale of Checks	7,950.00		
Examinations - Lenders	74,554.00		
Examinations - Motor Vehicle	10,181.00		
Penalty	900.00		
Reproductions of Records	20.00		
			303,605.00
			615,194.22
DISBURSEMENTS			
Salaries	154,188.03		
Retirement	13,441.06		
Social Security	10,869.56		
Workmen's Compensation	670.00		
Insurance	4,282.94		
		$183,451.59	
Travel/Subsistence		49,853.19	
Postage	3,784.79		
Telephone	1,329.09		
Transportation of Goods	1.90		
Office Rent	6,400.00		
Personnel Board	390.00		
Notary Fees	2.50		
Dues & Subscriptions	200.00		
		12,108.28	
Printing	292.30		
Office Supplies	1,603.75		
		1,896.05	
			(247,309.11)
State Treasurer, December 31, 1985			$367,885.11

DEPT. OF BANKING & CONSUMER FINANCE

	SALARIES	TRAVEL
John S. Allison	$ 34,750.92	$ 13,252.04
Ronald L. Bailey	24,906.58	14,639.67
Ronald W. Bond	31,220.17	12,321.62
Theresa L. Brady	18,624.28	14,434.13
David M. Brooks	24,674.31	10,121.02
John R. Childress	33,676.02	11,040.44
Joseph C. Creely	7,513.70	4,996.18
Stanley Cunningham	24,210.90	12,738.87
Terry E. Dodgen	28,600.81	7,967.95
Glenn Driskell	17,780.73	13,891.12
N. Rosina Echols	15,152.66	
Newton E. Ford	31,936.76	13,988.11
Gregory L. Goldberg	22,506.38	12,569.84
Hayward Lee Harmon	23,042.10	9,515.08
James R. Harrison	30,213.14	12,013.70
Pamela A. Hawkins	3,005.48	1,624.82
K. Dianne Hazard	5,137.16	
John R. Jackson	31,881.12	14,041.21
Billy P. Lane	33,415.14	513.36
Lisa L. Lion	22,167.19	12,118.51
John T. Miller	31,446.31	10,524.99
John C. Mobley, Jr.	19,935.71	12,908.94
Robert S. Moore	14,401.28	13,095.85
Helen B. Napier	35,330.41	692.39
Charlotte A. Nicholson	3,005.48	1,677.98
Jean S. Porter	41,070.00	1,465.35
Grace Ray	23,312.93	
Jerry W. Ray	29,606.16	14,296.74
Clark Simmons, Jr.	30,693.19	12,281.93
Roger L. Sinclair	22,574.21	13,984.13
Cheryl Sorrels	17,417.22	12,880.74
W. E. Stone	33,415.14	13,240.89
Billy M. Tannehill	33,415.14	8,074.26
Alanson V. Turnbough	39,676.62	349.20
Ted S. Warren	33,415.14	9,196.75
	$873,060.49	$316,457.81

OUT OF STATE TRAVEL

John S. Allison	$ 800.15
John R. Childress	1,442.23
Glenn Driskell	1,880.37
Lisa L. Lion	1,878.79
John T. Miller	1,293.78
Helen B. Napier	2,309.65
Jean S. Porter	6,465.11
Jerry W. Ray	354.00
Clark Simmons, Jr.	1,233.50
Billy M. Tannehill	1,233.86
Alanson V. Turnbough	2,189.43
	$21,080.87

REPORT OF CONDITION

December 31, 1985

	State	National	Total
Number of Banks	113	33	146
Number of Branches	457	338	795
ASSETS			
Cash and balances due from depository institutions			
a. Noninterest-bearing balances and currency and coin	461,637	650,560	1,112,197
b. Interest-bearing balances	112,243	112,948	225,191
Securities	3,071,531	2,377,889	5,449,420
Federal funds sold and securities purchased under agreements to resell	372,734	492,683	865,417
Loans and lease financing receivables:			
a. Loans and leases, net of unearned income	4,183,757	4,526,371	8,710,128
b. LESS: Allowance for loan and lease losses	55,304	65,919	121,223
c. LESS: Allocated transfer risk reserve			
d. Loans and leases, net of unearned income, allowance, and reserve	4,128,453	4,460,452	8,588,905
Assets held in trading accounts	789	13,396	14,185
Premises and fixed assets (including capitalized leases)	186,834	173,907	360,741
Other real estate owned	31,544	32,654	64,198
Investments in unconsolidated subsidiaries and associated companies	2,319		2,319
Customers' liability to this bank on acceptances outstanding			
Intangible assets	21,615	28,575	50,190
Other assets	175,177	161,169	336,346
TOTAL ASSETS	8,564,876	8,504,233	17,069,109
LIABILITIES			
Deposits			
a. In domestic offices			
(1) Noninterest-bearing	1,360,164	1,529,433	2,889,597
(2) Interest-bearing	6,218,294	5,268,633	11,486,927
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs			
(1) Noninterest-bearing			
(2) Interest-bearing		14,500	14,500
Federal funds purchased and securities sold under agreements to repurchase	96,167	923,309	1,019,476
Demand notes issued to the U.S. Treasury	15,558	14,548	30,106
Other borrowed money	56,912	54,973	111,885
Mortgage indebtedness and obligations under capitalized leases	14,229	3,549	17,778
Bank's liability on acceptances executed and outstanding			
Notes and debentures subordinated to deposits	4,805	9,955	14,760
Other liabilities	112,383	132,612	244,995
TOTAL LIABILITIES	7,878,512	7,951,512	15,830,024
Limited-life preferred stock			
EQUITY CAPITAL			
Perpetual preferred stock	2,223		2,223
Common stock	73,803	52,877	126,680
Surplus	549,515	438,898	988,413
Undivided profits and capital reserves	60,823	60,946	121,769
Cumulative foreign currency translation adjustments			
TOTAL EQUITY CAPITAL	**686,364**	**552,721**	**1,239,085**
TOTAL LIABILITIES, LIMITED-LIFE PREFERRED STOCK, AND EQUITY CAPITAL	**8,564,876**	**8,504,233**	**17,069,109**

TOTAL ASSETS OF INDIVIDUAL NATIONAL BANKS INCLUDING BRANCHES

December 31, 1985
(In Millions of Dollars)

Biloxi	Metropolitan National Bank	131,150
Clarksdale	First National Bank of Clarksdale	68,224
Cleveland	First National Bank of Bolivar County	16,508
Columbus	First Columbus National Bank	146,005
Corinth	National Bank of Commerce of Corinth	82,765
Gulfport	Gulf National Bank	80,071
Hattiesburg	First Mississippi National Bank	397,455
Hazlehurst	Copiah Bank, N.A.	59,349
Hernando	First National Bank of DeSoto County	36,141
Iuka	First American National Bank	34,374
Jackson	Consumer National Bank	11,577
Jackson	Deposit Guaranty National Bank	2,855,657
Jackson	Great Southern National Bank	219,605
Jackson	Trustmark National Bank	2,292,854
Laurel	The Commercial National Bank and Trust Company	155,058
Lexington	First National Bank of Holmes County	64,037
Lucedale	First National Bank of Lucedale	27,092
McComb	Pike County National Bank	14,677
Meridian	The Citizens National Bank of Meridian	202,214
Natchez	Britton & Koontz First National Bank	90,856
New Albany	First National Bank	128,288
Oxford	The First National Bank of Oxford	52,457
Pascagoula	Citizens National Bank	38,861
Picayune	First National Bank of Picayune	47,756
Pontotoc	The First National Bank of Pontotoc	72,816
Rosedale	First National Bank	14,178
Starkville	National Bank of Commerce of Mississippi	286,754
Tupelo	First Citizens National Bank	240,074
Union	Peoples Bank of Mississippi, N. A.	256,058
Vicksburg	First National Bank of Vicksburg	190,071
Vicksburg	Merchants National Bank	126,267
West Point	The First National Bank of West Point	47,375
Wiggins	First National Bank of Wiggins	17,609
		8,504,233

TOTAL ASSETS ON INDIVIDUAL STATE BANKS INCLUDING BRANCHES

December 31, 1985
(In Millions of Dollars)

Amory	Security Bank of Amory	65,231
Anguilla	Bank of Anguilla	40,437
Baldwyn	Farmers and Merchants Bank	39,136
Batesville	Batesville Security Bank	70,993
Bay St. Louis	Merchants Bank & Trust Company	101,395
Bay Springs	First United Bank	189,003
Bay Springs	Jasper County Bank	45,089
Belzoni	Citizens Bank & Trust Company	106,583
Belzoni	Guaranty Bank and Trust Company	66,592
Benoit	Bank of Benoit	6,455
Biloxi	Jefferson Bank	21,930
Biloxi	The Peoples Bank of Biloxi	154,988
Bolton	The Merchants Bank	3,269
Brandon	Rankin County Bank	155,476
Brookhaven	State Bank & Trust Company	52,918
Bruce	Farmers and Merchants Bank	16,459
Byhalia	Citizens Bank	18,835
Carthage	The Carthage Bank	74,465
Charleston	Tallahatchie County Bank	22,124
Clarksdale	United Southern Bank	311,263
Cleveland	The Cleveland State Bank	89,678
Coldwater	Citizens Bank	19,986
Collins	Covington County Bank	20,005
Collins	State Bank and Trust Company	27,215
Columbia	The Citizens Bank	71,558
Columbus	Merchants and Farmers Bank	102,283
Como	State Bank of Como	17,477
Corinth	The Security Bank	103,936
Crystal Springs	Bank of the South	8,838
DeKalb	Commercial Bank of DeKalb	40,723
Duck Hill	Duck Hill Bank	14,343
Edwards	The Bank of Edwards	12,591
Ellisville	Merchants and Manufacturers Bank of Ellisville	58,898
Falkner	The Bank of Falkner	17,204
Fayette	The Jefferson County Bank	6,879
Flora	Bank of Flora	27,254
Forest	The Bank of Forest	53,844
Forest	Farmers and Merchants Bank	51,599
Foxworth	Foxworth Bank	44,857
Greenwood	Bank of Commerce	64,135
Grenada	Grenada Bank	966,994
Gulfport	Hancock Bank	797,512
Hernando	The Hernando Bank	69,227
Hollandale	Bank of Hollandale	37,431
Holly Springs	Bank of Holly Springs	34,079
Holly Springs	First State Bank	37,623
Holly Springs	Merchants & Farmers Bank of Holly Springs	27,120
Indianola	The Bank of the Delta	14,246
Indianola	Peoples Bank of Indianola	45,173
Iuka	Iuka Guaranty Bank	55,068
Kilmichael	Bank of Kilmichael	20,735
Kosciusko	Merchants and Farmers Bank	208,670
Laurel	Bank of Laurel	65,622
Leland	The Bank of Leland	39,460
Lexington	Holmes County Bank & Trust Company	42,874
Louisville	Citizens Bank & Trust Company	54,067
Lucedale	Bank of Lucedale	53,581
Macon	The Merchants & Farmers Bank	54,859

Magee	Bank of Simpson County	36,027
Mantee	The Bank of Mantee	21,646
Marks	Citizens Bank & Trust Company of Marks	36,222
McComb	First Bank	182,205
Meadville	Bank of Franklin	52,665
Mendenhall	Peoples Bank	53,074
Morton	Bank of Morton	37,825
Morton	Citizens Bank and Trust Company	21,268
Moss Point	The American Bank of Jackson County	5,323
Mount Olive	Mount Olive Bank	34,696
Natchez	United Mississippi Bank	78,014
New Albany	Bank of New Albany	93,458
New Augusta	Perry County Bank	20,844
Newton	Newton County Bank	68,484
North Carrollton	Peoples Bank & Trust Company	9,450
Oakland	Bank of North Mississippi	17,539
Okolona	The Bank of Okolona	22,372
Pascagoula	Merchants & Marine Bank	121,728
Philadelphia	Bank of Philadelphia	51,926
Philadelphia	The Citizens Bank of Philadelphia	109,857
Port Gibson	The Mississippi Southern Bank	22,748
Port Gibson	Port Gibson Bank	39,484
Prentiss	South Mississippi Bank	74,109
Purvis	Lamar County Bank	46,201
Quitman	Southeast Mississippi Bank	63,241
Quitman	The Stonewall Bank	9,761
Raleigh	The Bank of Raleigh	33,749
Raymond	Merchants and Planters Bank	19,273
Richton	Richton Bank and Trust Company	30,675
Ripley	The Peoples Bank	108,988
Rosedale	The Valley Bank	18,650
Ruleville	Bank of Ruleville	15,235
Ruleville	Planters Bank and Trust Company	94,463
Sardis	Bank of Sardis	21,047
Senatobia	Peoples Bank of Senatobia	51,371
Senatobia	Senatobia Bank	40,357
Shelby	The Bank of Bolivar County	11,161
Starkville	Security State Bank	147,524
Taylorsville	Smith County Bank	38,449
Tunica	Planters Bank	35,691
Tunica	Tunica County Bank	25,501
Tupelo	Bank of Mississippi	642,124
Tupelo	The Peoples Bank & Trust Company	400,902
Tylertown	Walthall Citizens Bank	25,674
Vicksburg	The American Bank	27,660
Walnut	The Bank of Walnut	10,331
Walnut Grove	Bank of Walnut Grove	18,869
Water Valley	Bank of Water Valley	48,332
Water Valley	The Mechanics Savings Bank of Water Valley	41,889
Waynesboro	First State Bank	103,510
Webb	The Bank of Webb	5,539
Wiggins	Bank of Wiggins	42,271
Winona	Bank of Winona	40,324
Woodville	Commercial Bank	26,308
Yazoo City	Bank of Yazoo City	68,557
		8,564,876

BANK CHANGES - 1985

Downtown Branch Office, East First and Davis Streets, Forest, a drive-in teller window of the Bank of Forest, Forest, discontinued operations at the close of business, January 4, 1985.

Prairie Branch Office, Prairie, a branch office of the Bank of Mississippi, Tupelo, discontinued operations at the close of business, February 1, 1985.

Greenwood Branch Bank, 214 West Washington Street, Greenwood, a branch bank of The Valley Bank, Rosedale, opened for business, February 25, 1985.

Eastside Branch Office, Highway 16 East and Highway 486 South, Philadelphia, a drive-in teller window of The Citizens Bank of Philadelphia, Philadelphia, opened for business, March 4, 1985.

The Stonewall Bank, Stonewall, by charter amendment, changed the domicile of the bank from 409 Erwin Road, Stonewall, to 200 South Archusa Avenue, Quitman, effective at the open of business, March 4, 1985.

Stonewall Branch Bank, 409 Erwin Road, Stonewall, a branch bank of The Stonewall Bank, Quitman, established as a branch bank effective March 4, 1985.

Tombigbee Bank & Trust Company, Fulton, merged with and under the charter of the Merchants and Farmers Bank, Columbus, with the establishment of branch offices in Mooreville, Tremont and Tupelo, effective at the close of business, April 30, 1985.

Bank of Mississippi, 427 Main Street, Columbus, a branch bank of the Bank of Mississippi, Tupelo, opened for business, May 7, 1985.

Rankin County Interim Bank, Brandon, merged with and under the charter of the Rankin County Bank, Brandon, effective at the open of business, May 24, 1985.

Merchants Bank & Trust Company, Bay St. Louis, changed the domicile of the bank from 205 South Beach Boulevard to U. S. Highway 90 at Easterbrook Street, both locations within Bay St. Louis, effective May 24, 1985.

Beach Boulevard Branch Office, 205 South Beach Boulevard, Bay St. Louis, a drive-in teller window of the Merchants Bank & Trust Company, Bay St. Louis, opened for business, May 24, 1985.

Hospital Branch Office, Highway 35 South, Raleigh, a branch office of the Bank of Raleigh, Raleigh, opened for business, June 17, 1985.

William Teller Terminal, 401 East Lee Street, Sardis, an off premise electronic terminal of The Peoples Bank & Trust Company, Tupelo, opened for business, June 21, 1985.

Magee Branch Bank, 5th Street and 5th Avenue, Magee, a branch bank of the Peoples Bank, Mendendhall, opened for business, June 27, 1985.

First State Bank, Gulfport, merged with and under the charter of the First National Bank of the South, Ocean Springs, with the title Metropolitan National Bank, Biloxi, Mississippi, June 29, 1985.

Merchants and Farmers Bank of Winona, Winona, merged with and under the charter of The Peoples Bank & Trust Company, Tupelo, with the establishment of a branch bank in Vaiden, effective at the close of business, June 30, 1985.

First Natchez Bank, Natchez, by charter amendment, changed the name of the bank to United Mississippi Bank, Natchez, effective July 1, 1985.

The purchase of the assets of and assumption of the liability to pay deposits of the Clinton Branch of The American Bank, Vicksburg, and to establish Clinton as a branch bank of the United Mississippi Bank, Natchez, was consummated at the open of business, July 8, 1985.

The purchase of the assets of and assumption of the liability to pay deposits made in the McDowell Road Branch, Jackson, of The American Bank, Vicksburg, and to establish Jackson as a branch bank of the United Mississippi Bank, Natchez, was consummated at the open of business, July 8, 1985.

Lyman Branch Office, Highway 49 and 53, Lyman, a branch office of the Hancock Bank, Gulfport, opened for business, July 29, 1985.

Richland Branch Office, Highway 49 South, Richland, a branch office of the First United Bank, Bay Springs, discontinued operations at the close of business, July 31, 1985.

Calhoun City Branch Bank, Highway 9, Calhoun City, a branch bank of The Peoples Bank & Trust Company, Tupelo, opened for business, August 5, 1985.

West Main Branch Office, 314 West Main Street, West Point, a drive-in teller window of The Peoples Bank & Trust Company, Tupelo, discontinued operations at the close of business, August 16, 1985.

William Teller Terminal, 314 West Main Street, West Point, an off premise electronic terminal of The Peoples Bank & Trust Company, Tupelo, opened for business, August 16, 1985.

Clay County Bank, West Point, a branch bank of The Peoples Bank & Trust Company, Tupelo, changed the domicile of the branch bank from 112 Commerce Street to 324 West Main Street, both locations within West Point, effective at the open of business, August 19, 1985.

Diamondhead Branch Office, a branch office of Hancock Bank, Gulfport, changed the domicile of the branch office from West Aloha Drive to 4401 Kalani Drive, both locations within Diamondhead, effective August 20, 1985.

Citizens Interim Bank & Trust Company, Louisville, merged with and under the charter of the Citizens Bank & Trust Company, Louisville, effective at the close of business, August 31, 1985.

Morgantown Branch Office, Natchez, a branch office of United Mississippi Bank, Natchez, changed the domicile of the branch office from 140 Morgantown Road to the intersection of U. S. Highway 61 North and Morgantown Road, both locations within Natchez, effective September 3, 1985.

Goodman Road Branch Office, 969 Highway 302 East, Southaven, a drive-in teller window of the Grenada Bank, Grenada, opened for business, September 3, 1985.

Stringer Branch Office, Stringer, a branch office of First United Bank, Bay Springs, discontinued operations at the close of business, September 6, 1985.

Wade Branch Office, Highway 63, Wade, a branch office of the Merchants & Marine Bank, Pascagoula, opened for business, September 16, 1985.

The Peoples Bank of Biloxi, Biloxi, merged with and under the charter of the Peoples Interim Bank, Biloxi, and title of The Peoples Bank of Biloxi, effective at the close of business, September 30, 1985.

Pascagoula-Moss Point Bank, Moss Point, merged with and under the charter of the Hancock Bank Gulfport, with the establishment of branch banks in Moss Point, Ocean Springs and Pascagoula, and the establishment of branch offices in Escatawpa, Gautier, Kreole, Ocean Springs and Pascagoula, effective at the close of business, September 30, 1985.

Hayden Street Branch Office, 507 Hayden Street, Belzoni, a drive-in teller window of the Citizens Bank & Trust Company, Belzoni, discontinued operations at the close of business, September 30, 1985.

Brookhaven Bank and Trust Company, Brookhaven, merged with and under the charter of the Trustmark National Bank, Jackson, effective at the open of business, October 1, 1985.

Union Branch Office, a branch bank of The Citizens Bank of Philadelphia, Philadelphia, changed the domicile of the branch bank from Highway 15 North to the corner of Bank and Horne Streets, both locations within Union, effective October 7, 1985.

West Branch Office, 1901 University Avenue, Oxford, a branch office of the Merchants and Farmers Bank, Kosciusko, discontinued operations at the close of business, October 31, 1985.

Clay Street Branch Office, 2121 Clay Street, Vicksburg, a branch office of The American Bank, Vicksburg, discontinued operations at the close of business, November 1, 1985.

Bank of Central Mississippi, Carthage, merged with and under the charter of The Citizens Bank of Philadelphia, Philadelphia, with the establishment of branch banks in Carthage and Sebastopol, and the establishment of a branch office in Madden, effective at the close of business, November 30, 1985.

North Main Street Branch Office, 920 North Main Street, Water Valley, a drive-in teller window of The Mechanics Savings Bank of Water Valley, Water Valley, opened for business, December 23, 1985.

ONE-BANK HOLDING COMPANIES - STATE

Bank	Holding Company	Approval Date
First United Bank Bay Springs	First United Financial Corporation Bay Springs	November 2, 1979
Jasper County Bank Bay Springs	The Magnolia State Corporation Bay Springs	August 27, 1982
Citizens Bank & Trust Company Belzoni	Citizens Financial Corporation Belzoni	December 18, 1981
Guaranty Bank and Trust Company Belzoni	Guaranty Capital Corporation Belzoni	November 9, 1981
Jefferson Bank Biloxi	First Jefferson Corporation Biloxi	August 13, 1981
The Peoples Bank of Biloxi Biloxi	Peoples Financial Corporation Biloxi	March 13, 1985
Rankin County Bank Brandon	Rankin Commerce Corporation Brandon	November 13, 1984
State Bank & Trust Company Brookhaven	State Capital Corporation Brookhaven	December 24, 1981
Citizens Bank Byhalia	Marshall Financial Corporation Byhalia	October 24, 1984
The Carthage Bank Carthage	The Sasser Corporation Carthage	December 26, 1980
Tallahatchie County Bank Charleston	Tallahatchie Holding Company Charleston	January 13, 1984
United Southern Bank Clarksdale	United Southern Corporation Clarksdale	November 28, 1983
Citizens Bank Coldwater	Tate Financial Corporation Coldwater	October 2, 1984
State Bank of Como Como	SBS Financial Corporation Como	December 30, 1982
The Security Bank Corinth	Second Security Corporation Corinth	May 8, 1980
Commercial Bank of DeKalb DeKalb	Commercial Capital Corporation DeKalb	August 20, 1984
Merchants and Manufacturers Bank of Ellisville Ellisville	M & M Financial Corporation Ellisville	July 13, 1978
The Bank of Falkner Falkner	Falkner Capital Corporation Falkner	October 22, 1982
Bank of Flora Flora	Flora Financial Corporation Flora	June 23, 1981
The Bank of Forest Forest	First Forest Corporation Forest	August 17, 1983

ONE-BANK HOLDING COMPANIES - STATE

Bank	Holding Company	Approval Date
Farmers and Merchants Bank Forest	Farmers and Merchants Corporation Forest	February 9, 1978
Foxworth Bank Foxworth	Foxworth Corporation Foxworth	July 6, 1982
Hancock Bank Gulfport	Hancock Holding Company Gulfport	May 30, 1984
The Hernando Bank Hernando	Gateway Capital Corporation Hernando	June 17, 1982
First State Bank Holly Springs	First State Capital Corporation Holly Springs	April 16, 1984
Peoples Bank of Indianola Indianola	Peoples Bank of Indianola, Inc. Indianola	May 16, 1979
Merchants and Farmers Bank Kosciusko	First M & F Corporation Kosciusko	October 11, 1979
Holmes County Bank & Trust Company Lexington -	Holmes County Capital Corporation Lexington	November 29, 1981
Citizens Bank and Trust Louisville	CB&T Capital Corporation Louisville	May 13, 1985
Bank of Simpson County Magee	Magnolia State Capital Corporation Magee	December 30, 1982
The Bank of Mantee Mantee	Colonial Capital Corporation Mantee	July 7, 1982
First Bank McComb	First Southwest Corporation McComb	October 16, 1981
Citizens Bank and Trust Company Morton	Central Capital Corporation Morton	April 16, 1982
Mount Olive Bank Mount Olive	Citizens Capital Corporation Mount Olive	February 12, 1980
United Mississippi Bank Natchez	Southwest Security, Inc. Natchez	December 12, 1980
Newton County Bank Newton	Newton County Bancorporation, Inc. Newton	November 29, 1985
Peoples Bank & Trust Company North Carrollton	Peoples Commerce Corporation North Carrollton	May 15, 1985
Bank of Philadelphia Philadelphia	Philadelphia Capital Corporation Philadelphia	May 14, 1982
The Citizens Bank of Philadelphia Philadelphia	Citizens Holding Company Philadelphia	May 14, 1982

Port Gibson Bank Port Gibson	Port Gibson Capital Corporation Port Gibson	November 16, 1981
South Mississippi Bank Prentiss	South Mississippi Capital Corporation Prentiss	April 4, 1983
Southeast Mississippi Bank Quitman	Southeast Mississippi Corporation Quitman	December 2, 1983
The Peoples Bank Ripley	The Peoples Corporation Ripley	October 28, 1981
The Valley Bank Rosedale	Valley Capital Corporation Rosedale	May 21, 1982
Planters Bank and Trust Company Ruleville	Planters Holding Company Ruleville	January 8, 1981
Peoples Bank of Senatobia Senatobia	Peoples Commercial Services Corporation Senatobia	March 7, 1983
Security State Bank Starkville	Security Financial Corporation Starkville	April 25, 1983
Bank of Mississippi Tupelo	Bankcorp of Mississippi, Inc. Tupelo	April 9, 1982
The Peoples Bank and Trust Company Tupelo	The Peoples Holding Company Tupelo	April 22, 1983
Walthall Citizens Bank Tylertown	Walthall Capital Group, Ltd. Tylertown	March 11, 1983
First State Bank Waynesboro	First State Corporation Waynesboro	June 18, 1982
Bank of Yazoo City Yazoo City	Yazoo Capital Corporation Yazoo City	April 30, 1982

LIST OF ALL STATE AND NATIONAL BANKS, BRANCHES

Alphabetized by Counties and Cities within Counties

December 31, 1985

STATE OF MISSISSIPPI

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
Adams	Natchez	Britton & Koontz First National Bank	3
		United Mississippi Bank	2
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	3
Alcorn	Corinth	National Bank of Commerce of Corinth	3
		The Security Bank	4
		Bank of Mississippi Branch Bank, Bank of Mississippi, Tupelo	1
		The Peoples Bank & Trust Company Branch Bank, The Peoples Bank & Trust Company, Tupelo	
	Rienzi	Rienzi Branch Office Branch, The Security Bank, Corinth	
Amite	Gloster	Trustmark National Bank Branch, Trustmark National Bank, Jackson	
	Liberty	Trustmark National Bank Branch, Trustmark National Bank, Jackson	
		Liberty Branch Office Branch, First Bank, McComb	
Attala	Ethel	Ethel Branch Office Branch, Merchants and Farmers Bank, Kosciusko	
	Kosciusko	Merchants and Farmers Bank	2
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	1

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
		Peoples Bank of Mississippi, N.A. Branch, Peoples Bank of Mississippi, N.A., Union	1
Benton	Ashland	Merchants & Farmers Bank Branch, Merchants & Farmers Bank of Holly Springs, Holly Springs	
		First National Bank Branch, First National Bank, New Albany	
	Hickory Flat	First National Bank Branch, First National Bank, New Albany	
	Michigan City	Michigan City Branch Office Branch, First State Bank, Holly Springs	
Bolivar	Benoit	Bank of Benoit	
	Cleveland	The Cleveland State Bank	2
		First National Bank of Bolivar County	1
		Bank of Cleveland Branch Bank, Grenada Bank, Grenada	2
		Cleveland Branch office Branch, The Valley Bank, Rosedale	
	Duncan	Duncan Branch Office Branch, The Bank of Bolivar County, Shelby	
	Merigold	Merigold Bank Branch Bank, The Cleveland State Bank, Cleveland	
	Mound Bayou	Mound Bayou Branch Office Branch, The Bank of Bolivar County, Shelby	
	Rosedale	First National Bank	
		The Valley Bank	
	Shaw	Bank of Shaw Branch Bank, Grenada Bank, Grenada	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	Shelby	The Bank of Bolivar County	
		Bank of Shelby Branch Bank, Grenada Bank, Grenada	
Calhoun	Bruce	Farmers and Merchants Bank	
		Bank of Mississippi Branch Bank, Bank of Mississippi, Tupelo	
	Calhoun City	Calhoun County Bank Branch, Grenada Bank, Grenada	
		Calhoun City Branch Bank Branch Bank, The Peoples Bank & Trust Company, Tupelo	
	Derma	Bank of Derma Branch, Grenada Bank, Grenada	
	Pittsboro	Bank of Pittsboro Branch, Farmers and Merchants Bank, Bruce	
	Vardaman	Bank of Mississippi Branch, Bank of Mississippi, Tupelo	
Carroll	Carrollton	Carrollton Branch Office Branch, Peoples Bank & Trust Company, North Carrollton	
	North Carrollton	Peoples Bank & Trust Company	
	Vaiden	Vaiden Branch Office Branch, Holmes County Bank & Trust Company, Lexington	
		Carroll County Bank Branch Bank, The Peoples Bank & Trust Company, Tupelo	
Chickasaw	Houlka	Bank of Mississippi Branch, Bank of Mississippi, Tupelo	
	Houston	Houston State Bank Branch Bank, Grenada Bank, Grenada	1

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
		Bank of Mississippi Branch, Bank of Mississippi, Tupelo	1
	Okolona	The Bank of Okolona	
		Chickasaw County Office Branch, First Citizens National Bank, Tupelo	
Choctaw	Ackerman	Bank of Ackerman Branch Bank, Grenada Bank, Grenada	1
		Ackerman Branch Office Branch, Merchants and Farmers Bank, Kosciusko	
	Weir	Weir Branch Office Branch, Merchants and Farmers Bank, Kosciusko	
Claiborne	Port Gibson	The Mississippi Southern Bank	
		Port Gibson Bank	
Clarke	Enterprise	Bank of Enterprise Branch, Great Southern National Bank, Jackson	
		Enterprise Branch Office Branch, The Stonewall Bank, Quitman	
	Pachuta	Bank of Pachuta Branch, Great Southern National Bank, Jackson	
	Quitman	Southeast Mississippi Bank	
		The Stonewall Bank	
		Bank of Quitman Branch, Great Southern National Bank, Jackson	
	Shubuta	Bank of Shubuta Branch Bank, Southeast Mississippi Bank, Quitman	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	Stonewall	West Branch Office Branch, Southeast Mississippi Bank, Quitman	
		Stonewall Branch Bank Branch Bank, The Stonewall Bank, Quitman	
Clay	West Point	First National Bank of West Point	2
		Bank of Mississippi Branch Bank, Bank of Mississippi, Tupelo	1
		Clay County Bank Branch Bank, The Peoples Bank & Trust Company, Tupelo	2
Coahoma	Clarksdale	First National Bank of Clarksdale	2
		United Southern Bank	3
		Coahoma Bank Branch Bank, Grenada Bank, Grenada	2
	Friars Point	Friars Point Branch Office Branch, United Southern Bank, Clarksdale	
	Jonestown	Jonestown Branch Office Branch, United Southern Bank, Clarksdale	
		Coahoma Bank Branch, Grenada Bank, Grenada	
	Lula	Lula Branch Office Branch, United Southern Bank, Clarksdale	
		Coahoma Bank Branch, Grenada Bank, Grenada	
Copiah	Crystal Springs	Bank of the South	
		The Sunburst Bank Branch Bank, Grenada Bank, Grenada	2

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
		Bank of Crystal Springs Branch, Copiah Bank, N.A. Hazlehurst	
	Gallman	Gallman Branch Office Branch, Copiah Bank, N.A., Hazlehurst	
	Georgetown	Trustmark National Bank Branch, Trustmark National Bank, Jackson	
	Hazlehurst	Copiah Bank, N. A.	2
		Trustmark National Bank Branch, Trustmark National Bank, Jackson	1
	Wesson	Wesson Branch Office Branch, Copiah Bank, N. A., Hazlehurst	
		Trustmark National Bank Branch, Trustmark National Bank, Jackson	
Covington	Collins	Covington County Bank	
		State Bank & Trust Company	1
		Collins Branch Office Branch, Mount Olive Bank, Mount Olive	
	Mount Olive	Mount Olive Bank	1
	Seminary	Seminary Branch Office Branch, State Bank & Trust Company, Collins	
DeSoto	Hernando	First National Bank of DeSoto County	
		The Hernando Bank	1
		Bank of Mississippi Branch Bank, Bank of Mississippi, Tupelo	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	Horn Lake	Bank of Horn Lake Branch, The Hernando Bank, Hernando	
	Olive Branch	Olive Branch Branch Bank Branch Bank, United Southern Bank, Clarksdale	
		Bank of Olive Branch Branch, The Hernando Bank, Hernando	
		Bank of Mississippi Branch Bank, Bank of Mississippi, Tupelo	1
	Southaven	Coahoma Bank Branch Bank, Grenada Bank, Grenada	2
		Southaven Branch Branch, First National Bank of DeSoto County, Hernando	1
		Bank of Southaven Branch, The Hernando Bank Hernando	
		Bank of Mississippi Branch Bank, Bank of Mississippi, Tupelo	
	Walls	Lynchburg Branch Branch, First National Bank of DeSoto County, Hernando	
		Bank of Walls Branch, Tunica County Bank, Tunica	
Forrest	Hattiesburg	First Mississippi National Bank	5
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	5
		Bank of Hattiesburg Branch, Great Southern National Bank, Jackson	2

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
		Trustmark National Bank	6
		Branch, Trustmark National Bank, Jackson	
		Hattiesburg Branch Bank Branch Bank, South Mississippi Bank, Prentiss	
	Petal	First Mississippi National Bank Branch, First Mississippi National Bank, Hattiesburg	
		Petal Branch Branch, Deposit Guaranty National Bank, Jackson	
		Trustmark National Bank Branch, Trustmark National Bank, Jackson	
Franklin	Bude	Bude Branch Bank Branch Bank, Bank of Franklin, Meadville	
	Meadville	Bank of Franklin	
	Roxie	Roxie Branch Bank Branch Bank, Bank of Franklin, Meadville	
George	Lucedale	Bank of Lucedale	2
		First National Bank of Lucedale	1
		Multi Mart Branch Office Branch, First State Bank, Waynesboro	
Greene	Leakesville	Leakesville Branch Branch Bank, First National Bank of Lucedale, Lucedale	
		Bank of Leakesville Branch Bank, First State Bank, Waynesboro	
	McLain	McLain Branch Office Branch, Perry County Bank, New Augusta	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	State Line	State Line Branch Office Branch, First State Bank, Waynesboro	
Grenada	Elliott	Elliott Branch Office Branch, Duck Hill Bank, Duck Hill	
	Grenada	Grenada Bank	3
		Bank of Mississippi	1
		Branch Bank, Bank of Mississippi, Tupelo	
		Grenada Branch	1
		Branch, Peoples Bank of Mississippi, N.A., Union	
	Holcomb	Bank of Holcomb Branch, Grenada Bank, Grenada	
Hancock	Bay St. Louis	Merchants Bank & Trust Company	1
		Gulf National Bank Branch, Gulf National Bank, Gulfport	
		Hancock Bank Branch Bank, Hancock Bank, Gulfport	1
	Diamondhead	Diamondhead Branch Office Branch, Hancock Bank, Gulfport	
	Gainesville	National Space Technological Laboratories Branch Office Branch, Hancock Bank, Gulfport	
	Waveland	Waveland Branch Office Branch, Merchants Bank & Trust Company, Bay St. Louis	1
Harrison	Biloxi	Jefferson Bank	1
		Metropolitan National Bank	4
		The Peoples Bank of Biloxi	2

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
		Gulf National Bank Branch, Gulf National Bank, Gulfport	2
		Hancock Bank Branch, Hancock Bank, Gulfport	
		First Mississippi National Bank Branch, First Mississippi National Bank, Hattiesburg	5
	Gulfport	Gulf National Bank	2
		Hancock Bank	7
		Gulfport Branch Office Branch, Merchants Bank & Trust Company, Bay St. Louis	3
		Gulfport Branch Branch, Metropolitan National Bank, Biloxi	2
		Gulfport Office Branch, First Mississippi National Bank, Hattiesburg	1
		Gulfport Office Branch, Deposit Guaranty National Bank, Jackson	
	Long Beach	Long Beach Branch Office Branch, Merchants Bank & Trust Company, Bay St. Louis	
		Long Beach Branch Office Branch, Hancock Bank, Gulfport	
		Lyman Branch Office Branch, Hancock Bank, Gulfport	
	Orange Grove	Harrison Central Branch Office Branch, Merchants Bank & Trust Company, Bay St. Louis	
	Pass Christian	Pass Christian Branch Branch, Gulf National Bank, Gulfport	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
		Hancock Bank Branch Bank, Hancock Bank, Gulfport	
Hinds	Bolton	The Merchants Bank	
	Clinton	Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	
		Clinton Branch Branch, Trustmark National Bank, Jackson	
		United Mississippi Bank Branch, United Mississippi Bank, Natchez	
		Clinton Branch Office Branch, Peoples Bank of Mississippi, N.A., Union	
	Edwards	Bank of Edwards	
	Jackson	Consumer National Bank	1
		Deposit Guaranty National Bank	22
		Great Southern National Bank	3
		Trustmark National Bank	17
		The Sunburst Bank Branch Bank, Grenada Bank, Grenada	9
		First Mississippi National Bank Branch, First Mississippi National Bank, Hattiesburg	4
		United Mississippi Bank Branch Bank, United Mississippi Bank, Natchez	
		Peoples Bank of Mississippi, N.A. Branch, Peoples Bank of Mississippi, N.A., Union	2
	Raymond	Merchants and Planters Bank	1
	Terry	The Sunburst Bank Branch Bank, Grenada Bank, Grenada	

	Utica	Utica Branch Office Branch, Merchants National Bank, Vicksburg	
Holmes	Durant	Peoples Bank of Durant Branch Bank, Merchants and Farmers Bank, Kosciusko	1
		Durant Branch Branch, First National Bank of Holmes County, Lexington	
	Goodman	Goodman Branch Office Branch, Holmes County Bank & Trust Company, Lexington	
	Lexington	First National Bank of Holmes County	
		Holmes County Bank & Trust Company	1
	Pickens	Pickens Bank Branch, First National Bank of Holmes County, Lexington	
	Tchula	Tchula Branch Branch, First National Bank of Holmes County, Lexington	
	West	West Branch Office Branch, Holmes County Bank & Trust Company, Lexington	
Humphreys	Belzoni	Citizens Bank & Trust Company	
		Guaranty Bank & Trust Company	1
	Isola	Citizens Bank & Trust Company Branch, Citizens Bank & Trust Company, Belzoni	
	Louise	Louise Office Branch, Deposit Guaranty National Bank, Jackson	
		Planters Bank & Trust Company Branch, Planters Bank & Trust Company, Ruleville	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
Issaquena	Mayersville	Mayersville Branch Office Branch, Bank of Anguilla, Anguilla	
Itawamba	Fulton	Fulton Branch Office Branch, Merchants and Farmers Bank, Columbus	
		Bank of Mississippi Branch Bank, Bank of Mississippi, Tupelo	
		Itawamba County Office Branch, First Citizens National Bank, Tupelo	1
	Mantachie	Bank of Mississippi Branch, Bank of Mississippi, Tupelo	
	Tremont	Tremont Branch Office Branch, Merchants and Farmers Bank, Columbus	
Jackson	Escatawpa	Escatawpa Branch Office Branch, Hancock Bank, Gulfport	
		Escatawpa Branch Office Branch, Bank of Lucedale, Lucedale	
		Escatawpa Branch Office Branch, Merchants & Marine Bank, Pascagoula	
	Gautier	Gautier Branch Branch, Metropolitan National Bank, Biloxi	
		Gautier Branch Office Branch, Hancock Bank, Gulfport	
		Singing River Mall Branch Office Branch, Hancock Bank, Gulfport	
		Gautier Branch Office Branch, Merchants & Marine Bank, Pascagoula	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	Hurley	East Central Branch Office Branch, Bank of Lucedale Lucedale	
	Kreole	Kreole Branch Office Branch, Hancock Bank, Gulfport	
	Moss Point	The American Bank of Jackson County	
		Pascagoula - Moss Point Bank Branch Bank, Hancock Bank, Gulfport	
		Moss Point Branch Office Branch, Merchants & Marine Bank, Pascagoula	
Jackson Continued:	Ocean Springs	Ocean Springs Branch Branch, Metropolitan National Bank, Biloxi	1
		Ocean Springs Branch Office Branch, The Peoples Bank of Biloxi, Biloxi	
		Ocean Springs State Bank Branch Bank, Hancock Bank, Gulfport	
		St. Martin's Branch Office Branch, Hancock Bank, Gulfport	
		Ocean Springs Branch Branch, First Mississippi National Bank, Hattiesburg	
		Ocean Springs Branch Office Branch, Citizens National Bank, Pascagoula	
	Pascagoula	Citizens National Bank	
		Merchants & Marine Bank	2
		Pascagoula Branch Office Branch, Metropolitan National Bank, Biloxi	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
		Pascagoula - Moss Point Bank Branch Bank, Hancock Bank, Gulfport	3
		Pascagoula Branch Office Branch, The American Bank of Jackson County, Moss Point	
	Wade	Wade Branch Office Branch, Merchants & Marine Bank, Pascagoula	
Jasper	Bay Springs	First United Bank	1
		Jasper County Bank	1
	Heidelberg	Heidelberg Branch Office Branch, First United Bank, Bay Springs	
		Heidelberg Branch Office Branch, Jasper County Bank, Bay Springs	
	Louin	Newton County Bank Branch, Newton County Bank, Newton	
Jefferson	Fayette	The Jefferson County Bank	
		United Mississippi Bank Branch, United Mississippi Bank, Natchez	
Jefferson Davis	Bassfield	Bassfield Branch Bank Branch Bank, South Mississippi Bank, Prentiss	
	Prentiss	South Mississippi Bank	1
		Prentiss Branch Office Branch, First Bank, McComb	
Jones	Ellisville	Merchants and Manufacturers Bank of Ellisville	1
		Bank of Ellisville Branch, Bank of Laurel, Laurel	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	Laurel	Bank of Laurel	2
		The Commercial National Bank and Trust Company of Laurel	5
		Laurel Branch Office Branch, Merchants and Manufacturers Bank of Ellisville, Ellisville	
		Deposit Guaranty National Bank	4
		Branch, Deposit Guaranty National Bank, Jackson	
		Laurel Branch Office Branch, The Citizens National Bank of Meridian, Meridian	
	Sandersville	Sandersville Branch Office Branch, Merchants and Manufacturers Bank of Ellisville, Ellisville	
	Soso	Soso Branch Office Branch, Smith County Bank, Taylorsville	
Kemper	DeKalb	Commercial Bank of DeKalb	
	Preston	Preston Branch Office Branch, Commercial Bank of DeKalb, DeKalb	
	Scooba	Scooba Branch Bank Branch Bank, Merchants & Farmers Bank, Macon	
Lafayette	Abbeville	Abbeville Bank Branch, Bank of Holly Springs, Holly Springs	
	Oxford	The First National Bank of Oxford	3
		Oxford Branch Bank Branch Bank, United Southern Bank, Clarksdale	2
		Oxford Bank & Trust Company Branch Bank, Merchants and Farmers Bank, Kosciusko	1

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
Lamar	Lumberton	First Mississippi National Bank Branch, First Mississippi National Bank, Hattiesburg	
	Purvis	Lamar County Bank	
	Sumrall	Sumrall Branch Office Branch, Lamar County Bank, Purvis	
Lauderdale	Collinsville	Peoples Bank of Mississippi, N.A., Branch, Peoples Bank of Mississippi, N.A., Union	
	Marion	The Citizens National Bank of Meridian Branch, The Citizens National Bank of Meridian, Meridian	
	Meridian	The Citizens National Bank of Meridian	8
		First United Bank Branch Bank, First United Bank, Bay Springs	5
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	7
		Bank of Meridian Branch, Great Southern National Bank, Jackson	2
		Peoples Bank of Mississippi, N.A. Branch, Peoples Bank of Mississippi, N.A., Union	4
Lawrence	Monticello	Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	
		Monticello Branch Office Branch, First Bank, McComb	
	New Hebron	Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	
	Silver Creek	Silver Creek Branch Office Branch, First Bank, McComb	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
Leake	Carthage	The Carthage Bank	2
		Carthage Branch Bank Branch Bank, The Citizens Bank of Philadelphia, Philadelphia	1
	Edinburg	Bank of Edinburg Branch, The Carthage Bank, Carthage	
	Lena	Bank of Lena Branch, Merchants and Farmers Bank, Kosciusko	
	Madden	Madden Branch Office Branch, The Citizens Bank of Philadelphia, Philadelphia	
	Walnut Grove	Bank of Walnut Grove	
Lee	Guntown	Guntown Branch Office Branch, The Peoples Bank & Trust Company, Tupelo	
	Mooreville	Mooreville Branch Office Branch, Merchants and Farmers Bank, Columbus	
	Nettleton	Bank of Mississippi Branch Bank, Bank of Mississippi, Tupelo	
	Plantersville	Plantersville Branch Office Branch, The Peoples Bank & Trust Company, Tupelo	
	Saltillo	The Peoples Bank & Trust Company Branch Bank, The Peoples Bank & Trust Company, Tupelo	
	Shannon	Shannon Branch Office Branch, The Peoples Bank & Trust Company, Tupelo	
	Tupelo	Bank of Mississippi	9
		First Citizens National Bank	5
		The Peoples Bank & Trust Company	5

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
		Tupelo Branch Office Branch, Merchants and Farmers Bank, Columbus	
		First National Bank Branch, First National Bank, New Albany	
	Verona	Verona Branch Office Branch, First Citizens National Bank Tupelo	
Leflore	Greenwood	Bank of Commerce	2
		First Greenwood Bank Branch, Grenada Bank, Grenada	2
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	3
		Trustmark National Bank Branch, Trustmark National Bank, Jackson	2
		Greenwood Branch Bank Branch Bank, The Valley Bank, Rosedale	
	Itta Bena	Bank of Itta Bena Branch, Grenada Bank, Grenada	
Lincoln	Bogue Chitto	Bogue Chitto Branch Office Branch, Trustmark National Bank, Jackson	
	Brookhaven	State Bank & Trust Company	2
		Brookhaven Bank and Trust Company Branch, Trustmark National Bank, Jackson	4
		Brookhaven Branch Office Branch, First Bank, McComb	1

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
Lowndes	Artesia	National Bank of Commerce of Mississippi Branch, National Bank of Commerce of Mississippi, Starkville	
	Caledonia	Caledonia Branch Branch, First Columbus National Bank, Columbus	
	Columbus	First Columbus National Bank	5
		Merchants and Farmers Bank	4
		Columbus Branch Branch, National Bank of Commerce of Mississippi, Starkville	4
		Bank of Mississippi Branch Bank, Bank of Mississippi, Tupelo	
		First Citizens National Bank of Columbus Branch, First Citizens National Bank, Tupelo	3
	New Hope	New Hope Branch Office Branch, Merchants and Farmers Bank, Columbus	
Madison	Canton	Canton Branch Bank Branch Bank, Citizens Bank & Trust Company, Belzoni	
		Trustmark National Bank Branch, Trustmark National Bank, Jackson	2
		Canton Branch Office Branch, Merchants and Farmers Bank, Kosciusko	1
	Flora	Bank of Flora	
	Madison	Madison Branch Bank Branch, Trustmark National Bank, Jackson	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	Ridgeland	Northpark Branch Office Branch, Deposit Guaranty National Bank, Jackson	
		Trustmark National Bank Branch, Trustmark National Bank, Jackson	1
		Ridgeland Branch Office Branch, Merchants and Farmers Bank, Kosciusko	1
Marion	Columbia	The Citizens Bank	2
		Columbia Branch Office Branch, Foxworth Bank, Foxworth	1
		Trustmark National Bank Branch, Trustmark National Bank, Jackson	2
	Foxworth	Foxworth Bank	
Marshall	Barton	Barton Branch Office Branch, Citizens Bank, Byhalia	
	Byhalia	Citizens Bank	
	Holly Springs	Bank of Holly Springs	
		First State Bank	
		Merchants & Farmers Bank of Holly Springs	1
	Mount Pleasant	Mount Pleasant Branch Office Branch, First State Bank, Holly Springs	
	Potts Camp	Potts Camp Bank Branch, Bank of Holly Springs, Holly Springs	
	Slayden	Slayden Bank Branch, Bank of Holly Springs, Holly Springs	
	Victoria	Victoria Branch Office Branch, Citizens Bank, Byhalia	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
Monroe	Aberdeen	Aberdeen Branch Branch, National Bank of Commerce of Mississippi, Starkville	2
		Bank of Mississippi Branch, Bank of Mississippi, Tupelo	1
		Aberdeen Branch Office Branch, The Peoples Bank & Trust Company, Tupelo	1
	Amory	Security Bank of Amory	3
		Amory Branch Branch, National Bank of Commerce of Mississippi, Starkville	1
		Bank of Amory Branch Bank, The Peoples Bank & Trust Company, Tupelo	1
	Hamilton	Hamilton Branch Branch, National Bank of Commerce of Mississippi, Starkville	
		Bank of Mississippi Branch, Bank of Mississippi, Tupelo	
	Hatley	Hatley Branch Office Branch, The Peoples Bank & Trust Company, Tupelo	
	Smithville	Smithville Branch Office Branch, The Peoples Bank & Trust Company, Tupelo	
Montgomery	Duck Hill	Duck Hill Bank	
	Kilmichael	Bank of Kilmichael	
	Winona	Bank of Winona	1
		Montgomery County Bank Branch, Grenada Bank, Grenada	
		Merchants and Farmers Bank of Winona Branch Bank, The Peoples Bank & Trust Company, Tupelo	1

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
Neshoba	Philadelphia	Bank of Philadelphia	3
		The Citizens Bank of Philadelphia	4
		Philadelphia Branch Branch, The Citizens National Bank of Meridian, Meridian	
		Peoples Bank of Mississippi, N.A. Branch, Peoples Bank of Mississippi, N.A., Union	2
Newton	Decatur	Peoples Bank of Mississippi, N.A. Branch, Peoples Bank of Mississippi, N.A., Union	
	Hickory	Hickory Branch Office Branch, Newton County Bank, Newton	
	Newton	Newton County Bank	1
		Peoples Bank of Mississippi, N.A. Branch, Peoples Bank of Mississippi, N.A., Union	1
	Union	Peoples Bank of Mississippi, N.A.	
		Union Branch Bank Branch Bank, The Citizens Bank of Philadelphia, Philadelphia	
Noxubee	Brooksville	National Bank of Commerce of Mississippi Branch, National Bank of Commerce of Mississippi, Starkville	
	Macon	The Merchants & Farmers Bank	
		The Citizens National Bank of Meridian Branch, The Citizens National Bank of Meridian, Meridian	
	Shuqualak	Shuqualak Branch Bank Branch Bank, The Merchants & Farmers Bank, Macon	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
Oktibbeha	Maben	National Bank of Commerce of Mississippi Branch, National Bank of Commerce of Mississippi, Starkville	
	Starkville	National Bank of Commerce of Mississippi	3
		Security State Bank	3
		Starkville Branch Bank Branch Bank, Merchants & Farmers Bank, Kosciusko	1
		Starkville Branch Bank Branch Bank, Bank of North Mississippi, Oakland	
		First Citizens National Bank of Starkville Branch, First Citizens National Bank, Tupelo	1
	Sturgis	Bank of Sturgis Branch, Security State Bank, Starkville	
Panola	Batesville	Batesville Security Bank	1
		Batesville Branch Bank Branch Bank, United Southern Bank, Clarksdale	1
		Batesville Branch Bank Branch Bank, Bank of North Mississippi, Oakland	
	Como	State Bank of Como	
	Crenshaw	Bank of Crenshaw Branch Bank, State Bank of Como, Como	
	Pope	Pope Branch Bank Branch Bank, United Southern Bank, Clarksdale	
	Sardis	Bank of Sardis	
		Panola County Bank Branch Bank, The Peoples Bank & Trust Company, Tupelo	1

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
Pearl River	Picayune	First National Bank of Picayune	2
		First United Bank Branch Bank, First United Bank, Bay Springs	
		Bank of Picayune Branch Bank, Hancock Bank, Gulfport	3
	Poplarville	First United Bank Branch Bank, First United Bank, Bay Springs	
		Hancock Bank Branch Bank, Hancock Bank, Gulfport	
Perry	Beaumont	Beaumont Branch Office Branch, Perry County Bank, New Augusta	
	New Augusta	Perry County Bank	
	Richton	Richton Bank and Trust Company	
	Runnelstown	Runnelstown Branch Office Branch, Perry County Bank, New Augusta	
Pike	Magnolia	First Bank Branch Bank, First Bank, McComb	
	McComb	First Bank	3
		Pike County National Bank	
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	4
		Trustmark National Bank Branch, Trustmark National Bank, Jackson	2
	Osyka	Osyka Branch Office Branch, First Bank, McComb	
	Summit	First Bank Branch, First Bank, McComb	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
Pontotoc	Ecru	Bank of Mississippi Branch, Bank of Mississippi, Tupelo	
	Pontotoc	The First National Bank of Pontotoc	1
		Bank of Pontotoc Branch Bank, The Peoples Bank & Trust Company, Tupelo	1
	Sherman	Bank of Mississippi Branch, Bank of Mississippi, Tupelo	
Prentiss	Baldwyn	Farmers & Merchants Bank	1
		Baldwyn State Bank Branch Bank, Grenada Bank, Grenada	
	Booneville	Bank of Mississippi Branch, Bank of Mississippi, Tupelo	1
		First Citizens National Bank Branch, First Citizens National Bank Tupelo	
		The Peoples Bank & Trust Company Branch Bank, The Peoples Bank & Trust Company, Tupelo	2
	Jumpertown	Jumpertown Branch Office Branch, The Peoples Bank & Trust Company, Tupelo	
	Marietta	Marietta Branch Office Branch, Farmers & Merchants Bank, Baldwyn	
Quitman	Crowder	Crowder Branch Bank Branch Bank, Citizens Bank & Trust Company of Marks, Marks	
	Lambert	Lambert Branch Bank Branch Bank, United Southern Bank, Clarksdale	
	Marks	Citizens Bank & Trust Company of Marks	
		Peoples Bank of Quitman County Branch, Batesville Security Bank, Batesville	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
		Quitman County Bank Branch, First National Bank of Clarksdale, Clarksdale	
	Sledge	Sledge Branch Office Branch, United Southern Bank, Clarksdale	
		Sledge Branch Office Branch, Citizens Bank & Trust Company of Marks, Marks	
Rankin	Brandon	Rankin County Bank	1
		First United Bank Branch Bank, First United Bank, Bay Springs	
		Bellegrove Branch Office Branch, Trustmark National Bank, Jackson	
	Florence	Florence Branch Office Branch, Rankin County Bank, Brandon	
		First Mississippi National Bank Branch, First Mississippi National Bank, Hattiesburg	
	Flowood	Flowood Branch Office Branch Bank, Rankin County Bank, Brandon	
		Lakeland Drive Branch Office Branch, Rankin County Bank, Brandon	
	Pearl	First United Bank Branch, First United Bank Bay Springs	
		Pearl Branch Office Branch, Rankin County Bank, Brandon	
		The Sunburst Bank Branch Bank, Grenada Bank, Grenada	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
		First Mississippi National Bank Branch, First Mississippi National Bank, Hattiesburg	
		Pearl - Airport Branch Office Branch, Deposit Guaranty National Bank, Jackson	
		Pearl Branch Office Branch, Trustmark National Bank Jackson	
Rankin Continued	Pelahatchie	Pelahatchie Branch Office Branch, Rankin County Bank, Brandon	
		Pelahatchie Branch Office Brandon, Citizens Bank and Trust Company, Morton	
	Puckett	Puckett Branch Office Branch, First United Bank, Bay Springs	
	Richland	Richland Branch Office Branch, Rankin County Bank, Brandon	
		First Mississippi National Bank Branch, First Mississippi National Bank, Hattiesburg	
Scott	Forest	The Bank of Forest	
		Farmers and Merchants Bank	
		Forest Branch Office Branch, Peoples Bank of Mississippi, N.A., Union	
	Lake	Newton County Bank Branch, Newton County Bank, Newton	
	Morton	Bank of Morton	1
		Citizens Bank and Trust Company	
	Sebastopol	Sebastopol Branch Bank Branch Bank, The Citizens Bank of Philadelphia, Philadelphia	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
Sharkey	Anguilla	Bank of Anguilla	
	Cary	Cary Branch Office Branch, Bank of Anguilla, Anguilla	
	Rolling Fork	Rolling Fork Branch Office Branch, Bank of Anguilla, Anguilla	1
		Rolling Fork Branch Branch, Merchants National Bank, Vicksburg	
Simpson	Magee	Bank of Simpson County	1
		Trustmark National Bank Branch, Trustmark National Bank, Jackson	1
		Magee Branch Bank Branch Bank, Peoples Bank Mendenhall	
	Mendenhall	Peoples Bank	
		Mendenhall Branch Office Branch, Bank of Simpson County, Magee	
	Sanatorium	Sanatorium Branch Office Branch, Peoples Bank, Mendenhall	
Smith	Mize	Mize Branch office Branch, Smith County Bank, Taylorsville	
	Raleigh	Bank of Raleigh	2
	Taylorsville	Smith County Bank	
Stone	Wiggins	Bank of Wiggins	1
		First National Bank of Wiggins	
Sunflower	Drew	Drew Branch Bank Branch Bank, United Southern Bank, Clarksdale	
	Indianola	The Bank of the Delta	
		Peoples Bank of Indianola	1

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
		Planters Bank and Trust Company Branch Bank, Planters Bank and Trust Company, Ruleville	2
	Inverness	Inverness Branch Branch, Deposit Guaranty National Bank, Jackson	
	Moorhead	Bank of Moorhead Branch Bank, Grenada Bank, Grenada	
	Ruleville	Bank of Ruleville	
		Planters Bank and Trust Company	
	Sunflower	Sunflower Branch Office Branch, Planters Bank and Trust Company, Ruleville	
Tallahatchie	Charleston	Tallahatchie County Bank	
		Bank of Charleston Branch Bank, Grenada Bank, Grenada	
	Sumner	Bank of Sumner Branch, Grenada Bank, Grenada	
	Tutwiler	Tutwiler Branch Bank Branch Bank, United Southern Bank, Clarksdale	
	Webb	The Bank of Webb	
Tate	Arkabutla	Arkabutla Branch Office Branch, Citizens Bank, Coldwater	
	Coldwater	Citizens Bank	
		Coldwater Branch Office Branch, Peoples Bank of Senatobia, Senatobia	
	Independence	Senatobia Bank Branch, Senatobia Bank, Senatobia	
	Senatobia	Peoples Bank of Senatobia	2
		Senatobia Bank	1
		Senatobia Branch Office Branch, Citizens Bank, Coldwater	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
Tippah	Blue Mountain	First National Bank Branch, First National Bank, New Albany	
	Falkner	The Bank of Falkner	
	Ripley	The Peoples Bank	3
		Ripley Branch Office Branch, First National Bank, New Albany	
	Walnut	The Bank of Walnut Branch, The Bank of Falkner, Falkner	1
Tishomingo	Belmont	Belmont Branch Branch, First American National Bank, Iuka	
		Belmont Branch Branch, FirstCitizens National Bank, Tupelo	
	Burnsville	First American National Bank Branch, First American National Bank, Iuka	
	Golden	First American National Bank Branch, First American National Bank, Iuka	
	Iuka	First American National Bank	1
		The Iuka Guaranty Bank	2
	Tishomingo	Tishomingo Branch Branch, First Citizens National Bank, Tupelo	
Tunica	Tunica	Planters Bank	
		Tunica County Bank	
Union	Myrtle	Myrtle Branch Office Branch, Bank of New Albany, New Albany	
		Myrtle Branch Office Branch, First National Bank, New Albany	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	New Albany	Bank of New Albany	3
		First National Bank	2
Walthall	Tylertown	Walthall Citizens Bank	
		Trustmark National Bank Branch, Trustmark National Bank, Jackson	1
Warren	Vicksburg	The American Bank	1
		First National Bank of Vicksburg	8
		Merchants National Bank	3
		Vicksburg Branch Office Branch, Deposit Guaranty National Bank, Jackson	1
Washington	Arcola	Arcola Branch Office Branch, Bank of Hollandale, Hollandale	
	Glen Allan	Lake Washington Branch Office Branch, Bank of Hollandale, Hollandale	
	Greenville	First Greenville Bank Branch Bank, Grenada Bank, Grenada	5
		Washington County Bank Branch, Bank of Holiandale, Holiandale	
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	4
		Trustmark National Bank Branch, Trustmark National Bank, Jackson	3
		Greenville Branch Office Branch, Planters Bank and Trust Company, Ruleville	1

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	Hollandale	Bank of Hollandale	1
		Guaranty Bank & Trust Company Branch Bank, Guaranty Bank & Trust Company, Belzoni	
	Leland	The Bank of Leland	1
		Trustmark National Bank Branch, Trustmark National Bank, Jackson	
Wayne	Buckatunna	Buckatunna Branch Office Branch, First State Bank, Waynesboro	
	Clara	Clara Branch Office Branch, First State Bank, Waynesboro	
	Waynesboro	First State Bank	1
		Bank of Wayne County Branch, Great Southern National Bank, Jackson	
		Bank of Waynesboro Branch, Southeast Mississippi Bank, Quitman	
Webster	Eupora	Bank of Eupora Branch Bank, Grenada Bank, Grenada	1
		Bank of Webster County Branch, Security State Bank, Starkville	
	Mantee	The Bank of Mantee	
	Mathiston	Merchants and Farmers Bank Branch Bank, Security State Bank, Starkville	
Wilkinson	Centreville	Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	
	Woodville	Commercial Bank	
Winston	Louisville	Citizens Bank & Trust Company	1

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
		Bank of Louisville Branch Bank, Grenada Bank, Grenada	2
		Bank of Mississippi Branch Bank, Bank of Mississippi, Tupelo	1
		Peoples Bank of Mississippi, N.A. Branch, Peoples Bank of Mississippi, N.A., Union	
	Noxapater	Noxapater Branch Bank Branch Bank, Citizens Bank & Trust Company, Louisville	
Yalobusha	Coffeeville	Bank of Coffeeville Branch, Bank of Water Valley, Water Valley	
	Oakland	Bank of North Mississippi	
	Water Valley	Bank of Water Valley	1
		The Mechanics Savings Bank of Water Valley	3
		Yalobusha County Bank Branch, Grenada Bank, Grenada	
Yazoo	Benton	Benton Branch Branch, Deposit Guaranty National Bank, Jackson	
	Bentonia	Bank of Bentonia Branch, Bank of Flora, Flora	
	Holly Bluff	Bank of Holly Bluff Branch, Citizens Bank & Trust Company, Belzoni	
	Yazoo City	Bank of Yazoo City	1
		Yazoo City Branch Office Branch, Citizens Bank & Trust Company, Belzoni	1
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	2

Banks Conducting Business Listing Branch Banks, Branch Offices, and Drive-In Teller Windows, under Provisions of Sections 81-5-99 and 81-7-5, Mississippi Code of 1972.

December 31, 1985

PARENT BANK	BRANCH BANK(S)	BRANCH OFFICE(S)	DRIVE-IN TELLER WINDOW(S)
Security Bank of Amory Amory			Fifth Street Branch office Amory
			Glendale Branch Office Amory
			South Amory Branch Office Amory
Bank of Anguilla Anguilla		Cary Branch Cary	Rolling Fork Drive-In Rolling Fork
		Rolling Fork Branch Office Rolling Fork	
		Mayersville Branch Office Mayersville	
Farmers and Merchants Bank Baldwyn		Marietta Branch Office Marietta	Northview Branch Office Baldwyn
Batesville Security Bank Batesville		Peoples Bank of Quitman County Marks	Thomas Street Branch Office Batesville
Merchants Bank & Trust Company Bay St. Louis		Broad Avenue Electronic Terminal Gulfport	Beach Boulevard Branch Office Bay St. Louis
		Gulfport Branch Office Gulfport	Courthouse Road Drive-In Gulfport
		Hardy Court Center Branch Office Gulfport	Downtown Gulfport Drive-In Gulfport

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

PARENT BANK	BRANCH BANK(S)	BRANCH OFFICE(S)	DRIVE-IN TELLER WINDOW(S)
		Long Beach Branch Office Long Beach	Waveland West Branch Office Waveland
		Harrison Central Branch Office Orange Grove	
		Waveland Branch Office Waveland	
First United Bank Bay Springs	First United Bank Brandon	Heidelberg Branch Office Heidelberg	First United Bank Drive-In Bay Springs
	First United Bank Meridian	East Branch Office Meridian	
	First United Bank Picayune	North Branch Office Meridian	
	First United Bank Poplarville	South Branch Office Meridian	
		Village Fair Branch Office Meridian	
		West Branch Office Meridian	
		Pearl Branch Office Pearl	
		Puckett Branch Office Puckett	
Jasper County Bank Bay Springs		Heidelberg Branch Office Heidelberg	Downtown Motor Branch Office Bay Springs

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

PARENT BANK	BRANCH BANK(S)	BRANCH OFFICE(S)	DRIVE-IN TELLER WINDOW(S)
Citizens Bank & Trust Company Belzoni	Canton Branch Bank Canton	Bank of Holly Bluff Holly Bluff	
		Citizens Bank & Trust Company Isola	
		Fifteenth Street Branch Office Yazoo City	
		Yazoo City Branch Office Yazoo City	
Guaranty Bank and Trust Company Belzoni	Guaranty Bank and Trust Co. Hollandale		Guaranty Bank Drive-In Belzoni
Bank of Benoit Benoit			
Jefferson Bank Biloxi		Edgewater Branch Office Biloxi	
The Peoples Bank of Biloxi Biloxi		d'Iberville - St. Martin Branch Office Biloxi	
		West Biloxi Branch Office Biloxi	
		Ocean Springs Branch Office Ocean Springs	
The Merchants Bank Bolton			

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

PARENT BANK	BRANCH BANK(S)	BRANCH OFFICE(S)	DRIVE-IN TELLER WINDOW(S)
Rankin County Bank Brandon	Flowood Branch Bank Flowood	Crossgates Branch Office Brandon	
		Florence Branch Office Florence	
		Lakeland Drive Branch Office Flowood	
		Pearl Branch Office Pearl	
		The Connexion Pearl	
		Pelahatchie Branch Office Pelahatchie	
		Richland Branch Office Richland	
State Bank & Trust Company Brookhaven		West Brook Mart Branch Office Brookhaven	East Side Branch Office Brookhaven
Farmers and Merchants Bank Bruce		Bank of Pittsboro Pittsboro	
Citizens Bank Byhalia		Barton Branch Office Barton	
		Victoria Branch Office Victoria	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

PARENT BANK	BRANCH BANK(S)	BRANCH OFFICE(S)	DRIVE-IN TELLER WINDOW(S)
The Carthage Bank Carthage		Bank of Edinburg Edinburg	Carthage Shopping Center Branch Office Carthage Highway 16 Branch Office Carthage
Tallahatchie County Bank Charleston			
United Southern Bank Clarksdale	United Southern Bank Batesville Branch Bank Batesville United Southern Bank Drew Branch Bank Drew United Southern Bank Lambert Branch Bank Lambert United Southern Bank Olive Branch Branch Bank Olive Branch United Southern Bank Oxford Branch Bank Oxford United Southern Bank Pope Branch Bank Pope United Southern Bank Tutwiler Branch Bank Tutwiler	Crossroads Branch Office Clarksdale Downtown Branch Office Clarksdale Westside Branch Office Clarksdale Court Square Branch Office Batesville Friars Point Branch Office Friars Point Jonestown Branch Office Jonestown Lula Branch Office Lula Student Union Building Electronic Terminal Oxford Sledge Branch Office Sledge	University Avenue Drive-In Oxford West Side Motor Bank Branch Oxford

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

PARENT BANK	BRANCH BANK(S)	BRANCH OFFICE(S)	DRIVE-IN TELLER WINDOW(S)
The Cleveland State Bank Cleveland	Merigold Bank Merigold	Main Street Branch Office Cleveland West Side Branch Office Cleveland	
Citizens Bank Coldwater		Arkabutla Branch Office Arkabutla Senatobia Branch Office Senatobia	
Covington County Bank Collins			
State Bank and Trust Company Collins		Seminary Branch Office Seminary	Crossroads Branch Office Collins
The Citizens Bank Columbia			Citizens Bank Drive-In Columbia Park Avenue Branch Office Columbia
Merchants and Farmers Bank Columbus		Gateway Branch Office Columbus Leigh Mall Branch Office Columbus Fulton branch Office Fulton Mooreville Branch Office Mooreville	Leigh Mall Satellite Branch Office Columbus Mid-City Branch Office Columbus

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

PARENT BANK	BRANCH BANK(S)	BRANCH OFFICE(S)	DRIVE-IN TELLER WINDOW(S)
		New Hope Branch Office New Hope	
		Tremont Branch Office Tremont	
		Tupelo Branch Office Tupelo	
State Bank of Como Como	Bank of Crenshaw Crenshaw		
The Security Bank Corinth		Midtown Motor Branch Office Corinth	College Hill Branch Office Corinth
		Shiloh Road Branch Office Corinth	
		Trust Department Branch Office Corinth	
		Rienzi Branch Office Reinzi	
Bank of the South Crystal Springs			
Commercial Bank of DeKalb DeKalb		Preston Branch Office Preston	
Duck Hill Bank Duck Hill		Elliot Branch Office Elliot	
The Bank of Edwards Edwards			

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

PARENT BANK	BRANCH BANK(S)	BRANCH OFFICE(S)	DRIVE-IN TELLER WINDOW(S)
Merchants and Manufacturers Bank of Ellisville Ellisville	Laurel Branch Office Laurel Sandersville Branch Office Sandersville		Merchants and Manufacturers Drive-In Ellisville
The Bank of Falkner Falkner		Ripley Branch Office Ripley Walnut Branch Office Walnut	
The Jefferson County Bank Fayette			
Bank of Flora Flora		Bank of Bentonia Bentonia	
The Bank of Forest Forest			
Farmers and Merchants Bank Forest			
Foxworth Bank Foxworth		Broad Street Branch Office Columbia Columbia Branch Office Columbia	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

PARENT BANK	BRANCH BANK(S)	BRANCH OFFICE(S)	DRIVE-IN TELLER WINDOW(S)
Bank of Commerce Greenwood		Main Street Branch Office Greenwood	
		Park Avenue Branch Office Greenwood	
Grenada Bank Grenada	Bank of Ackerman Ackerman	Poplar Street Branch Office Grenada	First Street Branch Office Grenada
	Baldwyn State Bank Baldwyn	Calhoun County Bank Calhoun City	Village Creek Branch Office Grenada
	Bank of Charleston Charleston	Crossroads Branch Office Clarksdale	Industrial Branch Office Ackerman
	Coahoma Bank Clarksdale	Westgate Branch Office Clarksdale	Cleveland Drive-In Cleveland
	Bank of Cleveland Cleveland	Bank of Derma Derma	Shopping Center Branch Office Cleveland
	The Sunburst Bank Crystal Springs	First Greenwood Bank Greenwood	Highway 51 Branch Office Crystal Springs
	Bank of Eupora Eupora	West Park Avenue Branch Office Greenwood	Mid-Town Branch Office Crystal Springs
	First Greenville Bank Greenville	Bank of Holcomb Holcomb	Southgate Branch Office Eupora
	Houston State Bank Houston	Bank of Itta Bena Itta Bena	Beauchamp - 82 Branch Office Greenville
	The Sunburst Bank Jackson	Coahoma Bank Jonestown	Goyer Center Branch Office Greenville
	Bank of Louisville Louisville	Coahoma Bank Lula	Highway 1 South Branch Office Greenville

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

PARENT BANK	BRANCH BANK(S)	BRANCH OFFICE(S)	DRIVE-IN TELLER WINDOW(S)
	Bank of Moorhead Moorhead	The Sunburst Bank Pearl	South Main Branch Office Greenville
	Bank of Shaw Shaw	Bank of Sumner Sumner	Suburban Branch Office Greenville
	Bank of Shelby Shelby	Montgomery County Bank Winona	Eastgate Branch Office Greenwood
	Coahoma Bank Southaven	Yalobusha County Bank Water Valley	North Gate Branch Office Houston
	The Sunburst Bank Terry		Auto Bank Drive-In Jackson
			Capitol Towers Branch Office Jackson
			Colonial Mart Electronic Terminal Jackson
			I-55 North Branch Office Jackson
			Lakeland Branch Office Jackson
			Leavell Woods Branch Office Jackson
			Meadowbrook Branch Office Jackson
			Metro Center Branch Office Jackson
			Southwest Branch Office Jackson

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

PARENT BANK	BRANCH BANK(S)	BRANCH OFFICE(S)	DRIVE-IN TELLER WINDOW(S)
			Bank of Louisville Drive-In Louisville
			South Gate Branch Office Louisville
			Valley Branch Office Southaven
			Goodman Road Branch Office Southaven
Hancock Bank Gulfport	Hancock Bank Bay St. Louis	Bayou View Branch Office Gulfport	Motor Branch Drive-In Gulfport
	Pascagoula - Moss Point Bank Moss Point	Broad Avenue Handy Bank Gulfport	Highway 90 Branch Office Bay St. Louis
	Ocean Springs State Bank Ocean Springs	Mississippi City Handsboro Branch Office Gulfport	West Canal Branch Office Picayune
	Pascagoula - Moss Point Bank Pascagoula	Northeast Branch Office Gulfport	
	Hancock Bank Pass Christian	Norwood Village Branch Office Gulfport	
	Bank of Picayune Picayune	Seabee Branch Office Gulfport	
	Bank of Commerce Poplarville	Edgewater Branch Office Biloxi	
		Diamondhead Branch Office Diamondhead	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

PARENT BANK	BRANCH BANK(S)	BRANCH OFFICE(S)	DRIVE-IN TELLER WINDOW(S)
		Escatawpa Branch Office Escatawpa	
		NSTL Branch Office Gainesville	
		Gautier Branch Office Gautier	
		Singing River Mall Branch Office Gautier	
		Kreole Branch Office Kreole	
		Long Beach Branch Office Long Beach	
		Pineville Road Branch Office Long Beach	
		Lyman Branch Office Lyman	
		St. Martins Branch Office Ocean Springs	
		Doctors Plaza Branch Office Pascagoula	
		Market Street Branch Office Pascagoula	
		Searstown Branch Office Pascagoula	
		Northside Branch Office Picayune	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

PARENT BANK	BRANCH BANK(S)	BRANCH OFFICE(S)	DRIVE-IN TELLER WINDOW(S)
		Southside Branch Office Picayune	
The Hernando Bank Hernando		Bank of Horn Lake Horn Lake Bank of Olive Branch Olive Branch Bank of Southaven Southaven	I-55 Drive-In Hernando
Bank of Hollandale Hollandale		Arcola Branch Office Arcola Lake Washington Branch Office Glen Allan Washington County Bank Greenville	East Branch Office Hollandale
Bank of Holly Springs Holly Springs		Abbeville Bank Abbeville Potts Camp Bank Potts Camp Slayden Bank Slayden	
First State Bank Holly Springs		Michigan City Branch Office Michigan City Mount Pleasant Branch Office Mount Pleasant	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

PARENT BANK	BRANCH BANK(S)	BRANCH OFFICE(S)	DRIVE-IN TELLER WINDOW(S)
Merchants & Farmers Bank of Holly Springs Holly Springs		Merchants & Farmers Bank Ashland	Merchants & Farmers Bank Drive-In Holly Springs
The Bank of the Delta Indianola			
Peoples Bank of Indianola Indianola		U. S. Highway 82 Branch Office Indianola	
The Iuka Guaranty Bank Iuka			Eastport Street Drive-In Iuka Highway 72 Branch Office Iuka
Bank of Kilmichael Kilmichael			
Merchants and Farmers Bank Kosciusko	Peoples Bank of Durant Durant Oxford Bank & Trust Company Oxford Starkville Branch Bank Merchants and Farmers Bank Starkville	Court Square Branch Office Kosciusko Ackerman Branch Office Merchants and Farmers Bank Ackerman Canton Branch Office Merchants and Farmers Bank Canton Liberty Branch Office Canton	North Side Drive-In Kosciusko Durant Drive-In Durant Highway 12 Drive-In Starkville

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

PARENT BANK	BRANCH BANK(S)	BRANCH OFFICE(S)	DRIVE-IN TELLER WINDOW(S)
		Ethel Branch Office Merchants and Farmers Bank Ethel	
		Bank of Lena Lena	
		Tradewind Branch Office Oxford	
		Country Club Village Branch Office Ridgeland	
		Ridgeland Branch Office Merchants and Farmers Bank Ridgeland	
		Weir Branch Office Merchants and Farmers Bank Weir	
Bank of Laurel Laurel		Chantilly Branch Office Laurel	
		Sawmill Square Mall Branch Office Laurel	
		Bank of Ellisville Ellisville	
The Bank of Leland Leland			The Bank of Leland Motor Bank Leland

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

PARENT BANK	BRANCH BANK(S)	BRANCH OFFICE(S)	DRIVE-IN TELLER WINDOW(S)
Holmes County Bank & Trust Company Lexington		Goodman Branch Office Goodman Vaiden Branch Office Vaiden West Branch Office West	Highway 12 Plaza Branch Lexington
Citizens Bank & Trust Company Louisville	Noxapater Branch Bank Noxapater		Industrial Branch Office Louisville
Bank of Lucedale Lucedale		Escatawpa Branch Office Escatawpa East Central Branch Office Hurley	Luce Center Branch Office Lucedale Mill and Oak Street Branch Office Lucedale
The Merchants & Farmers Bank Macon	Scooba Branch Bank Scooba Shuqualak Branch Bank Shuqualak		
Bank of Simpson County Magee		Mendenhall Branch Office Mendenhall	Magee Shopping Center Branch Office Magee
The Bank of Mantee Mantee			

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

PARENT BANK	BRANCH BANK(S)	BRANCH OFFICE(S)	DRIVE-IN TELLER WINDOW(S)
Citizens Bank & Trust Company of Marks Marks	Crowder Branch Bank Crowder	Sledge Branch Office Sledge	
Bank of Franklin Meadville	Bude Branch Bank Bude Roxie Branch Bank Roxie		
Peoples Bank Mendenhall	Magee Branch Bank Magee	Sanatorium Branch Office Sanatorium	
Bank of Morton Morton			Highway 80 East Branch Office Morton
Citizens Bank and Trust Company Morton		Pelahatchie Branch Office Pelahatchie	
The American Bank of Jackson County Moss Point		Pascagoula Branch Office Pascagoula	
Mount Olive Bank Mount Olive		Collins Branch Office Collins	Mount Olive Motor Branch Mount Olive
First Bank McComb	First Bank Magnolia First Bank Summit	Pearl River Ave. Branch Office McComb Southwest Mall Branch Office McComb	South Broadway Branch Office McComb

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

PARENT BANK	BRANCH BANK(S)	BRANCH OFFICE(S)	DRIVE-IN TELLER WINDOW(S)
		Brookhaven Branch Office Brookhaven	
		Brookway Branch Office Brookhaven	
		Liberty Branch Office Liberty	
		Monticello Branch Office Monticello	
		Oskya Branch Office Oskya	
		Prentiss Branch Office Prentiss	
		Silver Creek Branch Office Silver Creek	
United Mississippi Bank Natchez	United Mississippi Bank Clinton	Morgantown Branch Office Natchez	
	United Mississippi Bank Jackson	Southern Branch Office Natchez	
		United Mississippi Bank Fayette	
Bank of New Albany New Albany		Myrtle Branch Office Myrtle	East Branch Office New Albany
			Glenfield Branch Office New Albany
			Medical Branch Office New Albany

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

PARENT BANK	BRANCH BANK(S)	BRANCH OFFICE(S)	DRIVE-IN TELLER WINDOW(S)
Perry County Bank New Augusta		Beaumont Branch Office Beaumont Perry County Bank McLain Runnelstown Branch Office Runnelstown	
Newton County Bank Newton		Hickory Branch Office Hickory Newton County Bank Lake Newton County Bank Louin	Scanlon Street Drive-In Newton
Peoples Bank & Trust Company North Carrollton		Carrollton Branch Office Carrollton	
Bank of North Mississippi Oakland	Batesville Branch Bank Batesville Starkville Branch Bank Starkville		
The Bank of Okolona Okolona			
Merchants and Marines Bank Pascagoula		Bel-Aire Branch Office Pascagoula Market Street Branch Office Pascagoula	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

PARENT BANK	BRANCH BANK(S)	BRANCH OFFICE(S)	DRIVE-IN TELLER WINDOW(S)
		Escatawpa Branch Office Escatawpa	
		Gautier Branch Office Gautier	
		Moss Point Branch Office Moss Point	
		Wade Branch Office Wade	
Bank of Philadelphia Philadelphia			Court Square Branch Office Philadelphia
			North Branch Office Philadelphia
			South Branch Office Philadelphia
The Citizens Bank of Philadelphia Philadelphia	Carthage Branch Bank Carthage	Choctaw Central Branch Office Philadelphia	Eastside Branch Office Philadelphia
	Sebastopol Branch Bank Sebastopol	Madden Branch Office Madden	Northside Branch Office Philadelphia
	Union Branch Bank Union		Westside Branch Office Philadelphia
			Crossroads Branch Office Carthage
The Mississippi Southern Bank Port Gibson			

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

PARENT BANK	BRANCH BANK(S)	BRANCH OFFICE(S)	DRIVE-IN TELLER WINDOW(S)
Port Gibson Bank Port Gibson			
South Mississippi Bank Prentiss	Bassfield Branch Bank Bassfield Hattiesburg Branch Bank Hattiesburg		South Mississippi Bank Motor Branch Prentiss
Lamar County Bank Purvis		Sumrall Branch Office Sumrall	
The Stonewall Bank Quitman	The Stonewall Bank Stonewall	Enterprise Branch Office Enterprise	
Southeast Mississippi Bank Quitman	Bank of Shubuta Shubuta	West Branch Office Stonewall Bank of Waynesboro Waynesboro	
The Bank of Raleigh Raleigh		Hospital Branch Office Raleigh	The Bank of Raleigh Drive-In Raleigh
Merchants and Planters Bank Raymond		Highway 18 Branch Office Raymond	
Richton Bank and Trust Company Richton			North Richton Branch Office Richton

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

PARENT BANK	BRANCH BANK(S)	BRANCH OFFICE(S)	DRIVE-IN TELLER WINDOW(S)
The Peoples Bank Ripley			East Branch Office Ripley McGill North Branch Office Ripley Mid-Town Branch Office Ripley
The Valley Bank Rosedale	Greenwood Branch Bank The Valley Bank Greenwood	Cleveland Branch Office Cleveland	The Valley Bank Drive-In Rosedale
Bank of Ruleville Ruleville			
Planters Bank and Trust Company Ruleville	Planters Bank and Trust Company Indianola	Greenville Branch Office Greenville South Greenville Branch Office Greenville Downtown Branch Office Indianola Planters Plus Indianola Planters Bank and Trust Company Louise Sunflower Branch Office Sunflower	
Bank of Sardis Sardis			

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

PARENT BANK	BRANCH BANK(S)	BRANCH OFFICE(S)	DRIVE-IN TELLER WINDOW(S)
Peoples Bank of Senatobia Senatobia		Coldwater Branch Office Coldwater	Downtown Branch Office Senatobia Northwest Branch Office Senatobia
Senatobia Bank Senatobia		Senatobia Bank Independence	East Branch Office Senatobia
The Bank of Bolivar County Shelby		Duncan Branch Office Duncan Mound Bayou Branch Office Mound Bayou	
Security State Bank Starkville	Merchants and Farmers Bank Mathiston	Main Street Branch Office Starkville The Motor Branch Starkville 12-25 Industrial Branch Office Starkville Bank of Webster County Eupora Bank of Sturgis Sturgis	
Smith County Bank Taylorsville		Mize Branch Office Mize Soso Branch Office Soso	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

PARENT BANK	BRANCH BANK(S)	BRANCH OFFICE(S)	DRIVE-IN TELLER WINDOW(S)
Planters Bank Tunica			
Tunica County Bank Tunica		Bank of Walls Walls	
Bank of Mississippi Tupelo	Bank of Mississippi Bruce	Downtown Mall Branch Office Tupelo	Downtown Mall Drive-In Tupelo
	Bank of Mississippi Columbus	Gloster Street Branch Office Tupelo	One Mississippi Plaza Drive-In Tupelo
	Bank of Mississippi Corinth	Harrisburg Branch Office Tupelo	Tupelo Mall Drive-In Tupelo
	Bank of Mississippi Fulton	Industrial Branch Office Tupelo	Highway 45 Branch Office Aberdeen
	Bank of Mississippi Grenada	Presley Heights Branch Office Tupelo	Crosstown Branch Office Booneville
	Bank of Mississippi Hernando	Tupelo Mall Branch Office Tupelo	Highway 72 Branch Office Corinth
	Bank of Mississippi Louisville	Bank of Mississippi Aberdeen	Whitehaven Branch Office Grenada
	Bank of Mississippi Nettleton	Bank of Mississippi Booneville	North Jackson Street Branch Office Houston
	Bank of Mississippi Olive Branch	Bank of Mississippi Ecru	Bank of Mississippi Drive-In Louisville
	Bank of Mississippi Southaven	Bank of Mississippi Hamilton	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

PARENT BANK	BRANCH BANK(S)	BRANCH OFFICE(S)	DRIVE-IN TELLER WINDOW(S)
	Bank of Mississippi West Point	Bank of Mississippi Houlka	West Main Street Branch Office West Point
		Bank of Mississippi Houston	
		Bank of Mississippi Mantachie	
		Holiday Industrial Park Branch Office Olive Branch	
		Bank of Mississippi Sherman	
		Bank of Mississippi Vardaman	
The Peoples Bank & Trust Company Tupelo	Bank of Amory Amory	Northside Branch Office Tupelo	East Main Branch Office Tupelo
	The Peoples Bank & Trust Company Booneville	Medical Center Branch Office Tupelo	Third Street Drive-In Amory
	The Peoples Bank & Trust Company Calhoun City Branch Bank Calhoun City	Traceway Branch Office Tupelo	Northgate Branch Office Booneville
		Westgate Branch Office Tupelo	Hi-way 15 By Pass Branch Pontotoc
	The Peoples Bank & Trust Company Corinth	Aberdeen Branch Office Aberdeen	East Main Branch Office West Point
	Bank of Pontotoc Pontotoc	William Teller Terminal Aberdeen	Merchants and Farmers Bank Drive-In Winona
		East Side Terminal Amory	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

PARENT BANK	BRANCH BANK(S)	BRANCH OFFICE(S)	DRIVE-IN TELLER WINDOW(S)
	The Peoples Bank & Trust Company Saltillo	Eastgate Branch Office Booneville	
		Triangle Terminal Booneville	
	Panola County Bank Sardis	William Teller Terminal Corinth	
	Carroll County Bank Vaiden	Guntown Branch Office Guntown	
	Clay County Bank West Point	Hatley Branch Office Hatley	
	Merchants and Farmers Bank of Winona Winona	Jumpertown Branch Office Jumpertown	
		Plantersville Branch Office Plantersville	
		William Teller Terminal Sardis	
		Shannon Branch Office Shannon	
		Smithville Branch Office Smithville	
		William Teller Terminal West Point	
Walthall Citizens Bank Tylertown			
The American Bank Vicksburg		Battlefield Branch Office Vicksburg	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

PARENT BANK	BRANCH BANK(S)	BRANCH OFFICE(S)	DRIVE-IN TELLER WINDOW(S)
The Bank of Walnut Walnut			The Bank of Walnut Motor Branch Walnut
Bank of Walnut Grove Walnut Grove			
Bank of Water Valley Water Valley		Bank of Coffeeville Coffeeville	Downtown Branch Office Water Valley
The Mechanics Savings Bank of Water Valley Water Valley			Jeff Davis Branch Office Water Valley The Mechanics Savings Drive-In Water Valley North Main Street Branch Office Water Valley
First State Bank Waynesboro	Bank of Leakesville Leakesville	Buckatunna Branch Office Buckatunna Clara Branch Office Clara Multi Mart Branch Office Lucedale State Line Branch Office State Line	Northside Mini Bank Waynesboro
The Bank of Webb Webb			

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

PARENT BANK	BRANCH BANK(S)	BRANCH OFFICE(S)	DRIVE-IN TELLER WINDOW(S)
Bank of Wiggins Wiggins		South Wiggins Branch Office Wiggins	
Bank of Winona Winona			Highway 15 Drive-In Winona
Commercial Bank Woodville			
Bank of Yazoo City Yazoo City		Lintonia Branch Office Yazoo City	

LENDERS LICENSES UNDER SMALL LOAN ACTS

December 31, 1985

ASSETS	AMOUNT Mil	Thou	Hun
Cash on hand and in banks	4	669	600
Accounts receivable	53	214	900
*Loans receivable (Under Small Loan Act)	656	266	700
Real Estate (Less reserve for depreciation-building)	2	514	700
Furniture, fixtures and equipment (Less reserve for depreciation)	4	085	900
Accrued interest receivable	1	667	200
Deferred charges and prepaid expenses	2	147	100
Due from home office and/or subsidiaries	30	260	800
Other assets (Organization or development expenses, cost of financing, etc.)	40	720	400
TOTAL ASSETS	795	547	300
LIABILITIES AND CAPITAL			
Accounts payable	4	539	300
Notes payable	127	396	800
Deferred income and unearned charges	136	588	700
Due home office and/or subsidiaries	393	863	900
Other liabilities	16	713	900
Capital stock (If corporation)	6	513	500
Net worth (If individual or partnership)	2	417	300
Surplus	58	870	900
Undivided profits	25	698	900
Reserve for bad debts	16	639	400
Other reserves	6	304	700
TOTAL LIABILITIES AND CAPITAL	795	547	300

LENDER LICENSEES

Aberdeen	City Finance Company of Mississippi, Inc. Easy Finance of Aberdeen, Inc. First Family Financial Services, Inc.
Amory	Amory Finance Corporation Easy Finance of Amory, Inc. First Family Financial Services, Inc. Personal Finance Corporation
Ashland	National Loans, Inc. d/b/a Third National Loans
Batesville	City Finance Company First Family Financial Services, Inc. Personal Finance Company Treasurer Loans of Batesville
Bay St. Louis	Allstate Enterprises, Inc. City Finance Company Credit Center of Bay St. Louis
Bay Springs	Bay Springs Finance Company, Inc. Central Credit Corporation Money, Inc. of Bay Springs
Belzoni	Peoples Financial Services
Biloxi	Aetna Finance Company Allstate Enterprises, Inc. Allstate Enterprises, Inc. Associates Financial Services Company BarclaysAmerican/Financial, Inc. Beneficial Mississippi, Inc. Credit Center of Biloxi, Inc. Credithrift of America, Inc. Credit Center of North Biloxi First Jefferson Financial Services, Inc. First Magnolia Credit, Inc. Gulf South Mortgage of Biloxi, Inc. Mercury Finance Company of Mississippi Republic Finance of Mississippi, Inc. Tower Loan of Biloxi
Booneville	Allstate Enterprises, Inc. Easy Finance of Booneville, Inc. National Loans, Inc. d/b/a First National Loans First Family Financial Services, Inc. World Finance of Booneville, Inc.
Brookhaven	Allstate Enterprises, Inc. Commercial Credit Corporation Credit Center of Brookhaven, Inc. First Family Financial Services, Inc. Loans, Inc. of Brookhaven Republic Finance, Inc.
Bruce	Calhoun County Finance Company
Canton	Easy Finance Company First Family Financial Services, Inc. State Financial Services Tower Loan of Mississippi, Inc.
Carthage	Atco Company Inc. of Carthage Family Budget Service, Inc. Tower Loan of Mississippi, Inc.
Charleston	Criswell Finance Company

Clarksdale	City Finance Company
	First Family Financial Services, Inc.
	Hartford Financial Services, Inc.
	National Loans, Inc. d/b/a Third National Loans
Cleveland	Allstate Enterprises, Inc.
	Beneficial Mississippi, Inc.
	City Finance Company
	Defenbaugh & Company, Inc.
	First Family Financial Services
	National Loans, Inc. d/b/a Third National Loans
Clinton	Allstate Enterprises, Inc.
	Credit Center of Clinton
Collins	Dixieland Finance, Inc.
	Service Finance Corporation
Columbia	Credit Loans, Inc.
	First Family Financial Services, Inc.
	Fleet Finance, Inc.
	Republic Finance, Inc.
	Service Finance Corporation
Columbus	Aetna Finance Company
	Allstate Enterprises, Inc.
	Allstate Enterprises, Inc.
	BarclaysAmerican/Financial, Inc.
	Beneficial Mississippi, Inc.
	City Finance Company
	Commercial Credit Corporation
	Fleet Finance, Inc.
	Loans, Inc. of Columbus
	Mr. Budget, Inc.
	Personal Finance Company
	Security Mutual Finance Corporation
	United Companies Mortgage
	World Finance of Columbus, Inc.
Corinth	City Finance Company
	Commercial Credit Corporation
	First Citizens Loans, Inc.
	First Family Financial Services, Inc.
	1st State Loans of Corinth
	Personal Finance Company
	Treasurer Loans, Inc.
	Treasurer Loans, Inc. d/b/a First American Loans
Crystal Springs	Sunburst Financial Services, Inc.
	Sun Finance Corporation
DeKalb	Kemper Finance, Inc.
Drew	Tower Loan of Mississippi, Inc.
Durant	State Financial Services, Inc.
Ellisville	Tower Loan Brokers of Ellisville
Escatawpa	Singing River Mortgage Company
Eupora	Personal Finance Company of Eupora
	Tower Loan of Mississippi, Inc.
Florence	Florence Mortgage Company, Inc.
Forest	First Family Financial Services, Inc.
	Forest Finance, Inc.
	Modern Loan and Finance, Inc.
	Tower Finance Company, Inc.

Fulton	City Finance Company of Mississippi, Inc.
	Itawamba Loans, Inc.
	Personal Finance Corporation
	Fulton Insurance, Inc.
Gautier	Allstate Enterprises, Inc.
	Credithrift of America, Inc.
Greenville	Aetna Finance Company
	Allstate Enterprises, Inc. (2)
	BarclaysAmerican/Financial, Inc.
	Beneficial Mississippi, Inc.
	C.I.T. Financial Services, Inc.
	City Finance Company of Mississippi, Inc.
	Commercial Credit Corporation
	Credithrift of America, Inc.
	EBCO Budget Service, Inc.
	Fleet Finance, Inc.
	Gulfco Finance Company
	Norwest Financial Mississippi, Inc.
	Sunburst Financial Services
	Tower Loan of Mississippi, Inc.
	United Companies Mortgage of Mississippi
Greenwood	City Finance Company of Mississippi, Inc.
	Commercial Credit Corporation
	First Family Financial Services, Inc.
	Mutual Credit Corporation
	Republic Finance, Inc.
	Sunburst Financial Services
	Sunflower County Finance d/b/a Leflore Loans
	Tower Loan of Mississippi, Inc.
Grenada	Allied Credit Corporation of Mississippi
	C & F Financial Services
	City Finance Company
	Commercial Credit Corporation
	Defenbaugh Finance
	First Family Financial Services, Inc.
	Personal Finance Company
	Security Mutual Finance Corporation
	Treasurer Loans
Gulfport	Aetna Finance Company
	Allstate Discount & Credit Corporation
	Allstate Enterprises, Inc. (2)
	Associates Financial Services Company
	Avco Financial Services
	C.I.T. Financial Services, Inc.
	City Finance Company
	Colonial Mortgage Company
	Commercial Credit Corporation
	Commercial Securities Company, Inc.
	Credit Center - Downtown
	Credit Center of Gulfport, Inc.
	Credithrift of America, Inc.
	Fleet Finance, Inc.
	Norwest Financial Mississippi, Inc.
	Fidelity Financial Services, Inc.
	FinanceAmerica Corporation
	First Bienville Finance Company
	First Consumer Financing Corporation
	First Guaranty Finance
	Gulfport Finance Company, Inc.

	Gulf South Mortgage, Inc.
	Harrison Financial Services, Inc.
	Household Finance Corporation
	Landmark Finance Corporation
	Loan Service of Gulfport, Inc.
	Mr. Money Finance Corporation
	Pioneer Credit Company
	Republic Finance, Inc.
	Service Finance Corporation
	Southern Funding, Inc.
	Sunbelt Financial Services
	Southeastern Financial Services
	Tower Loan of Mississippi, Inc.
	United Companies Mortgage of Mississippi
Hattiesburg	Aetna Finance Company
	Allstate Enterprises, Inc. (2)
	BarclaysAmerican/Financial, Inc.
	Beneficial Mississippi, Inc.
	C & F Financial Services
	C.I.T. Financial Services, Inc.
	CMB Financial Services, Inc.
	Commercial Credit Corporation
	Commercial Securities Company, Inc.
	Credit Center of Hattiesburg
	Credithrift of America, Inc.
	FinanceAmerica Corporation
	First Bienville Finance Company
	First Guaranty Finance, Inc.
	First Magnolia Credit, Inc.
	Geddie Financial Services, Inc.
	H.F.S. of Hattiesburg, Inc.
	Jet Finance Services, Inc.
	Landmark Financial Services
	Loans, Inc., of Hattiesburg
	Realty Finance, Inc.
	Service Finance Corporation of Hattiesburg
	Tower Loan of Mississippi, Inc.
	United Companies Mortgage of Mississippi
Hazlehurst	Copiah Finance Company, Inc.
	First Family Financial Services, Inc.
Hernando	National Loans, Inc. d/b/a Third National Loans
Holly Springs	City Finance Company
	National Loans, Inc. d/b/a First National Loans
	First Family Financial Services, Inc.
Houston	First Family Financial Services, Inc.
Indianola	City Finance Company
	First Family Financial Services, Inc.
	Sunflower County Finance Company
Iuka	First Citizens Loans, Inc.
	Personal Finance Company of Iuka
Jackson	ABC Finance Company
	Aetna Finance Company
	Aetna Finance Company
	Aetna Finance Company
	Allied Credit Corporation
	Allstate Enterprises, Inc. (7)
	Associates Financial Services
	BarclaysAmerican/Financial, Inc.

	Beneficial Mississippi, Inc.
	Blazer Financial Services, Inc.
	C.I.T. Financial Services
	C & F Financial Services of Jackson
	City Finance Company
	Colonia Mortgage Company
	Commercial Credit Corporation
	Credit Center, Inc.
	Credithrift of America, Inc.
	Credithrift of America, Inc.
	DAC Mortgage Company
	Fleet Finance, Inc.
	Fidelity Financial Services, Inc.
	FinanceAmerica Corporation
	Finance One of Mississippi, Inc.
	First Family Financial Services, Inc.
	First City Mortgage, Inc.
	First Fidelity Financial Services of Natchez, Inc.
	First Magnolia Credit, Inc.
	Ford Motor Credit Company
	Friendly Finance Company, Inc.
	Globe Finance, Inc.
	Gulfco Finance Company
	HAB-CO
	Hartford Financial Services, Inc.
	Hinds Securities Company
	Insurance Premium Assistance Company d/b/a IPAC
	Landmark Financial Services
	M & F Financial Services, Inc.
	Mutual Finance, Inc.
	Norwest Financial Mississippi, Inc.
	Security Pacific Finance Corporation
	Service Finance Corporation
	Shelter Financial Services, Inc.
	Sunbelt Financial Services
	Sunburst Financial Services, Inc.
	Sun Finance Corporation
	Tillman Finance Co.
	Tower Loan of Mississippi, Inc. (3)
	United Companies Mortgage of Mississippi (2)
	White System of Jackson, Inc.
Kosciusko	First Family Financial Services, Inc.
	Industrial Finance Corporation
	Republic Finance of Mississippi, Inc.
	State Financial Services, Inc.
	Tower Loans of Mississippi, Inc.
	United Credit Corporation
Laurel	ABC Loans, Inc.
	Aetna Finance Company
	Allstate Enterprises, Inc. (2)
	Central Credit Corporation
	C.I.T. Financial Services
	City Finance Company of Mississippi, Inc.
	Commercial Credit Corporation
	Credit Center of Laurel, Inc.
	Credit Center of South Laurel
	Fleet Finance, Inc.
	H.F.S. Of Laurel, Inc. d/b/a Empire Finance Company
	Laurel Loans, Inc.
	Southeastern Credit Corporation

	Tower Loan of Mississippi, Inc.
Leland	Defenbaugh & Company of Leland, Inc.
Lexington	Finance One of Mississippi, Inc.
Louisville	First Family Financial Services, Inc. Fleet Finance, Inc. Personal Finance Corporation Tower Loan of Mississippi, Inc. United Credit Corporation of Louisville
Lucedale	First Bienville Finance Company Singing River Mortgage Company, Inc.
Macon	Crespino's, Inc. First Family Financial Services, Inc.
Magee	Allstate Enterprises, Inc. Empire Finance Corporation First Family Financial Services, Inc. Sun Finance Corporation of Magee United Credit Corporation
Magnolia	Lively Finance Company
McComb	Allstate Enterprises, Inc. (2) C & F Financial Services Commercial Credit Corporation Credit Center of McComb, Inc. First Family Financial Services, Inc. Fleet Finance, Inc. Money Center, Inc. Republic Finance, Inc. Sunbelt Financial Services United Companies Mortgage & Investment
Meridian	Aetna Finance Company Allstate Enterprises, Inc. Beneficial Mississippi, Inc. Central Financial Services, Inc. C.I.T. Financial Services City Finance Company Commercial Credit Corporation Credit Center of Meridian, Inc. Credithrift of America, Inc. Family Budget Service, Inc. Fidelity Financial Services, Inc. First Family Financial Services, Inc. Franklin Finance Corporation Guaranty Finance, Inc. Imperial Finance Corporation King Loan Service, Inc. Landmark Financial Services of Mississippi Loans, Inc. Metro Loan Corporation Money, Inc. Queen City Finance Corporation Total Finance Town Finance Corporation United Companies Mortgage of Mississippi, Inc. United Credit Corporation White System of Meridian, Inc. World Finance of Meridian, Inc.
Morton	Capitol Finance Company Morton Finance Company, Inc.

Moss Point	Delwood Finance, Inc. First Family Financial Services
Natchez	Aetna Finance Company Allstate Enterprises, Inc. (2) Associates Financial Services Company Beneficial Mississippi, Inc. C.I.T. Financial Services, Inc. Credit Center of Natchez, Inc. Credithrift of America, Inc. FinanceAmerica Corporation First Fidelity Financial Service First Family Financial Services, Inc. Hartford Financial Services, Inc. Service Finance Corporation
Nettleton	Personal Finance Corporation
New Albany	Easy Finance of New Albany, Inc. First Family Financial Services, Inc. National Loans, Inc. d/b/a Third National Loans New Albany Finance Personal Finance Company Republic Finance, Inc.
Newton	First Family Financial Services, Inc. Tower Finance Company, Inc.
Ocean Springs	Allstate Enterprises, Inc. Coast Financial Services, Inc.
Okolona	City Finance Company
Olive Branch	City Finance Company Personal Finance Company
Oxford	Allied Credit Corporation City Finance Company Commercial Credit Corporation First Dollar Finance, Inc. First Family Financial Services, Inc. Oxford Loan & Finance Company National Loans, Inc. d/b/a Third National Loans Tower Loan of Oxford
Pascagoula	Aetna Finance Company Allstate Enterprises, Inc. (4) Associates Financial Services Company Beneficial Mississippi, Inc. C.I.T. Financial Services, Inc. City Finance Company Commercial Credit Corporation Commercial Securities Company Credit Center of Pascagoula, Inc. Fidelity Financial Services, Inc. First Mississippi Credit Corporation Fleet Finance, Inc. Home Mortgage Company, Inc. Household Finance Corporation of Mississippi Landmark Financial Services of Mississippi Mortgage-Investment-Service Corporation Tower Loan of Mississippi, Inc.
Pearl	Allstate Enterprises, Inc. (2) Central Credit Corporation Credit Center, Inc. FinanceAmerica Corporation

	First Bienville Finance Company
	First Family Financial Services, Inc.
	Hoover Finance Company, Inc.
	M & F Financial Services
	Sunbelt Financial Services
	Sunburst Financial Services, Inc.
	Tillman Finance Company
	Tower Loan of Mississippi, Inc.
Petal	Credit Center of Petal
Philadelphia	City Finance Company of Mississippi, Inc.
	Credit Center
	First Family Financial Services, Inc.
	Philadelphia Finance Corporation
	Talley Finance Company
	Tower Loan of Mississippi, Inc.
Picayune	Allstate Enterprises, Inc.
	FinanceAmerica Corporation
	First Magnolia Credit, Inc.
	First Family Financial Services, Inc.
	Harrison Financial Services
	Tower Loan of Mississippi, Inc.
Pontotoc	City Finance Company of Mississippi
	Peoples Finance Company
	Personal Finance Company
	Pontotoc Finance
Port Gibson	Tower Loan of Mississippi
Prentiss	Service Finance Corporation
	Stamps Guaranty Company
Quitman	Central Financial Services, Inc.
	Empire Finance Corporation
	Quitman Financial Corporation
Richland	Land Loans, Ltd.
Ripley	Capitol Loans of Ripley, Inc.
	City Finance Company
	Personal Finance Company
Sardis	Tower Loan of Mississippi, Inc.
Senatobia	City Finance Company of Mississippi, Inc.
	National Loans, Inc. d/b/a First National Loans
	First Family Financial Services, Inc.
	Massey Loans, Inc.
	Tower Loan
Southaven	Allstate Enterprises, Inc.
	Blazer Financial Services, Inc.
	City Finance Company
	Commercial Credit
	Norwest Financial Mississippi, Inc.
	FinanceAmerica Corporation
	Finance One of Mississippi, Inc.
	Personal Finance Corporation
	Pioneer Credit Company
	Southaven Loan & Investment Company, Inc.
	National Loans, Inc. d/b/a Third National Loans
Starkville	Allstate Enterprises, Inc.
	City Finance Company
	Commercial Credit Corporation
	First Family Financial Services, Inc.
	Personal Finance
	World Finance

Tunica	Tunica Loan Company, Inc.
Tupelo	Aetna Finance Company
	Allstate Enterprises, Inc. (3)
	BESWA Finance, Inc.
	BESWA Finance #2, Inc.
	C.I.T. Financial Services, Inc.
	City Finance Company (2)
	Commercial Credit Corporation
	Credithrift of America, Inc.
	East Heights Finance, Inc.
	Easy Finance of Tupelo, Inc.
	FinanceAmerica Corporation
	First Family Financial Services, Inc.
	National Loans, Inc. d/b/a First National Loans
	Fleet Finance, Inc.
	North Mississippi Finance Company
	Personal Finance Company
	Personal Finance Company No. 2
	Republic Finance, Inc.
	Security Mutual Finance Corporation
	Tombigbee Finance Company, Inc.
	Treasurer Loans, Inc.
Union	Union Finance Company, Inc.
Verona	Citizens Finance of Verona, Inc.
Vicksburg	Aetna Finance Company
	Allstate Enterprises, Inc.
	Battlefield Finance, Inc.
	City Finance Company
	Commercial Credit Corporation
	Credit Center of Vicksburg, Inc.
	Fleet Finance, Inc.
	The Tower Corporation
	Tower Loan of Mississippi, Inc.
Water Valley	City Finance Company
	Sunflower County Finance Company
Waynesboro	Central Credit Corporation
	Central Financial Services, Inc.
	City Finance Company
	First Family Financial Services, Inc.
	Tower Loan Brokers of Waynesboro
West Point	City Finance Company
	First Family Financial Services, Inc.
	Personal Finance Company
	Pioneer Credit Company
	Republic Finance of Mississippi
	West Point Finance Company, inc.
Winona	Fidelity Underwriters, Inc.
	First Family Financial Services
	Mid-State Loan Company
Yazoo City	City Finance Company
	First Family Financial Services, Inc.
	Tower Loan of Mississippi, Inc.

MOTOR VEHICLE LICENSEES

Atlanta, Georgia	International Harvester Credit Corporation Paccar Financial Corporation
Baton Rouge, Louisiana	Citicorp Acceptance Company General Motors Acceptance Corporation
Bellarie, Texas	General Electric Credit Corporation
Biloxi	BarclaysAmerican/Financial, Inc. Ford Motor Credit Company General Motors Acceptance Corporation Gulf Island Financial Corporation Mercury Finance Company of Mississippi Sawyer Motor Company, Inc.
Buchanan, Michigan	Clark Equipment Credit Corporation
Calhoun City	Automotive Finance Company, Inc.
Columbia	Fleet Finance, Inc.
Columbus	BarclaysAmerican/Financial, Inc. Fleet Finance, Inc.
Corinth	City Finance Company
Deerfield, Illinois	Deutsche Credit Corporation
Greenwood	General Motors Acceptance Corporation
Greenville	BarclaysAmerican/Financial, Inc. Ford Motor Credit Company
Gulfport	Avco Financial Services Coast Contract Buyers FinanceAmerica Industrial Plan, Inc. Fleet Finance, Inc. Harrison Financial Services, Inc. Household Finance Corporation
Hattiesburg	BarclaysAmerican/Financial, Inc. FinanceAmerica Industrial Plan, Inc.
Indianola	Indianola Motor Company, Inc.
Jackson	AM Credit Corporation Associates Commercial Corporation Avco Financial Services BarclaysAmerican/Financial, Inc. BMW Credit Corporation Chrysler Credit Corporation C.I.T. Financial Services Corporation Citicorp Person-to-Person Financial Center, Inc. Credithrift of America, Inc. FinanceAmerica Industrial Plan, Inc. Fleet Finance, Inc. Ford Motor Credit Company General Motors Acceptance Corporation Green Tree Acceptance, Inc. M & M Auto Finance, Inc. Shelter Financial Services, Inc. VW Credit, Inc.
Jackson, Tennessee	BarclaysAmerican/Financial, Inc.
Laurel	Fleet Finance, Inc.
Louisville	Fleet Finance, Inc.
McComb	Eisworth Finance Corporation Fleet Finance, Inc.

Meadville	C & C Motors, Inc. Scarbrough Finance Corporation
Memphis, Tennessee	AM Credit Corporation BarclaysAmerican/Financial, Inc. Chrysler Credit Corporation C.I.T. Financial Services Corporation C.I.T. Corporation Ford Motor Credit Company General Electric Credit Corporation General Motors Acceptance Corporation Security Pacific Credit Corporation VW Credit, Inc.
Meridian	Fidelity Financial Services, Inc. G & L Credit Corporation General Motors Acceptance Corporation Money, Inc. Guaranty Finance, Inc.
Metairie, Louisiana	General Motors Acceptance Corporation
Mobile, Alabama	AM Credit Corporation Chrysler Credit Corporation VW Credit, Inc.
New Orleans, Louisiana	C.I.T. Corporation General Motors Acceptance Corporation General Motors Acceptance Corporation
Ocean Springs	Beck Enterprises, Inc.
Pascagoula	Fidelity Financial Services, Inc. Fleet Finance, Inc. Household Finance Corporation
Picayune	Finance America Industrial Plan, Inc. Harrison Financial Services, Inc.
Southaven	City Finance Company of Mississippi, Inc. FinanceAmerica Industrial Plan, Inc.
Tupelo	FinanceAmerica Industrial Plan, Inc. Fleet Finance, Inc. Ford Motor Credit Company General Motors Acceptance Corporation
Tuscaloosa, Alabama	Household Finance Corporation
Vicksburg	Fleet Finance, Inc.

STATE CHARTERED CREDIT UNIONS

Statement of Financial Condition as of December 31, 1985

Total Loans	$ 88,764,400
Allowances for Loan Losses	(1,091,800)
Cash (Petty cash, change funds, checking accounts, etc.)	2,920,400
U.S. Government Obligations (Treasury Bills, Bonds & Notes)	5,099,800
Federal Agency Securities (GNMAs, FNMAs, SBAs, etc.)	1,616,900
Corporate Central Credit Unions (Shares, deposits & certificates)	8,346.900
Commercial Banks (Passbook accounts, time deposits & certificates)	5,827,300
Savings & Loans and Mutual Savings Banks (Passbook accounts, certificates)	17,566,900
NCUA Share Insurance Capitalization Deposit	969,400
Other Share Insurance Capitalization Deposit	11,400
Credit Unions (Shares, deposits, certificates in other than corporate central credit unions)	117,000
Loans to Credit Unions	19,700
Other Investments (Shares in NCUA's CLF and all other investments not included above)	700,900
Land & Building (Net of depreciation)	1,929,500
Other Fixed Assets (All other fixed assets not included above)	440,400
Other Assets (All other asset accounts not included above)	292,600
Total Assets	133,531,700
Promissory Notes (Certificates of indebtedness to individuals)	
Reverse Repurchase Agreements	
Other Notes Payable and Interest on Notes Payable	255,600
Accounts Payable	84,700
Interest Payable on Deposits (Accrued and/or undistributed)	213,500
Accrued Dividends Payable on Shares (Declared but not posted to member accts.)	1,390,500
Other Liabilities (All liabilities NOT included above)	181,800
Share Certificates	9,595,600
Share Drafts	2,526,500
IRA/Keogh & Retirement Accounts	5,273,800
All Other Shares (Regular shares, passbook)	102,801,100
Permanent Capital Shares (For corporate centrals only)	
Total Shares (Sum of 29, 30, 31, 32 & 32a)	
Member Deposits (Eligible for NCUA insurance)	738,500

Non-Member Deposits (Not applicable in all states)	
Total Shares & Deposits (Sum of 33, 33a & 33b).....	120,935,500
Regular Reserve (State and/or NCUA statutory (legal) or irrevocable reserve)	4,647,400
Investment Valuation Reserve	52,500
Other Reserves (All other reserve accounts)	2,412,300
Undivided Earnings (After all closing entries)	3,357,900
Total Liabilities & Equity	133,531,700

CREDIT UNIONS

Biloxi	Biloxi Municipal Credit Union
Canton	MFI Credit Union
Clarksdale	Stephens-Adamson Employees Credit Union
Cleveland	Cleveland Government Employees Credit Union
Clinton	Mississippi College Employees Credit Union
Coffeeville	North Mississippi Methodist Credit Union
Ellisville	Ellisville State School Employees Credit Union Jones E & M Credit Union
Greenville	Engineers Credit Union
Gulfport	Gulfport CBC Credit Union MISPOCO Employees Credit Union
Hattiesburg	Murray Envelope Employees Credit Union South Mississippi Home Health Credit Union University of Southern Mississippi Credit Union
Horn Lake	Dover Elevator Credit Union
Indianola	Lewis Grocer Employees Credit Union
Jackson	EPA Credit Union Entex Mississippi Credit Union Ergon Companies Credit Union I B E W Local 480 Credit Union Industrial Employees Credit Union Jackson ACCO Credit Union M V C Credit Union Mississippi Farm Bureau Employees Credit Union Mississippi Methodist Service Credit Union Mutual Benefit Fund Credit Union P B & F Credit Union Shippers Express Employees Credit Union Siemens-Allis Employees Credit Union State Offices Credit Union University Medical Center Credit Union Valley Gas Employees Credit Union Vickers Employees Credit Union
Laurel	Jones County Postal Credit Union
Meridian	Meridian I C G Credit Union Postal Credit Union
Mississippi State	Government Employees Credit Union
Moss Point	Moss Point Credit Union
Natchez	Natchez Adams Educators Credit Union
Newton	ESCO Newton Employees Credit Union
Pascagoula	Ingalls Employees Credit Union Jackson County Federal Employees Credit Union J. C. Hospital System Employee Credit Union
Pearl	Pearl Municipal Credit Union
Picayune	Pearl River Public Employees Credit Union
Raymond	Hinds Junior College Credit Union
Redwood	Vickswood Credit Union
Rolling Fork	Sharkey-Issaquena Educators Credit Union
Tupelo	Delta International Employees Credit Union
Vicksburg	Mutual Credit Union Vicksburg I C Credit Union
Wesson	Potter Employees Credit Union
West Point	Bryan Packing Employees Credit Union P L I Employees Credit Union
Yazoo City	St. Francis Community Credit Union

1985 — CREDIT UNION CHANGES

HATTIESBURG	Hattiesburg Federal Employees Credit Union Converted to a National Credit Union Chapter, October 16, 1985. Charter canceled.
JACKSON	United Services Credit Union Merged with and into Industrial Employees Credit Union Effective 2-28-85, Charter canceled.
VICKSBURG	Warren County Business & Professional Credit Union Insolvent, closed effective October 1, 1985. Charter canceled.

SALE OF CHECKS LICENSEES

Licensed under Sale of Checks Act. Section 75-15-1, et seq., Mississippi Code of 1972.

December 31, 1984

Atlanta, Ga.	Munford, Inc.
Chicago, Ill.	CitiCorp Services, Inc.
Dallas, Tex.	Associates Financial Services, Inc. Republic Money Orders Inc.
Fulton, Miss.	Roy Murl Walker
Glen Burnie, Md.	Federal Express Services Corporation
Hazlehurst, Ms.	Hart's Shopworth Food Store
Houston, Tex.	National Money Orders, Inc.
Minneapolis, Minn.	Travelers Express Company, Inc.
Mobile, Alabama	Mobile Check Exchange, Inc.
New York, N.Y.	American Express Travel Related Services Company, Inc. Barclay's Bank Travelers Cheques Chase Manhattan Corporation CitiCorp Traveler Cheque Associates, Ltd.
New Orleans, La.	K & B Money Order Corporation
San Francisco, Calif.	BA Cheque Corporation
	Bank America Corporation